

ABSTRACT OF REPORTS OF CONDITION OF NATIONAL BANKS NO. 243

**TREASURY DEPARTMENT**  
OFFICE OF THE COMPTROLLER OF THE CURRENCY

Washington, D. C., Aug. 25, 1952

**Condition of National Banks in the United States on June 30, 1951, Oct. 10, 1951,  
Dec. 31, 1951, Mar. 31, 1952 and June 30, 1952**

[In thousands of dollars]



	June 30, 1951 (4,953 banks)	Oct. 10, 1951 (4,947 banks)	Dec. 31, 1951 (4,946 banks)	Mar. 31, 1952 (4,933 banks)	June 30, 1952 (4,932 banks)
<b>ASSETS</b>					
Loans and discounts, including overdrafts.	30,584,236	31,361,151	32,423,777	32,352,742	33,170,408
U. S. Government securities, direct obligations.	33,051,114	33,847,660	35,146,687	33,948,307	34,678,113
Obligations guaranteed by U. S. Government.	2,600	8,898	9,656	9,670	16,427
Obligations of States and political subdivisions.	4,908,271	5,168,196	5,333,230	5,607,202	5,810,343
Other bonds, notes, and debentures.	2,434,656	2,380,837	2,373,149	2,284,860	2,393,571
Corporate stocks, including stocks of Federal Reserve banks.	178,597	179,671	180,895	185,284	187,240
<i>Total loans and securities.</i>	<i>71,219,534</i>	<i>72,946,418</i>	<i>75,407,394</i>	<i>74,388,065</i>	<i>76,256,102</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.	22,253,141	23,420,448	26,012,158	23,317,178	23,991,529
Bank premises owned, furniture and fixtures.	661,211	678,864	683,826	700,962	717,394
Real estate owned other than bank premises.	15,348	16,405	16,796	19,579	19,966
Investments and other assets indirectly representing bank premises or other real estate.	61,958	64,328	64,642	59,383	58,036
Customers' liability on acceptances.	122,207	122,297	172,708	186,823	141,522
Income accrued but not yet collected.	163,111	148,419	172,489	171,331	196,424
Other assets.	162,251	132,142	148,547	171,646	160,571
<i>Total assets.</i>	<i>94,658,761</i>	<i>97,529,316</i>	<i>102,738,560</i>	<i>99,014,967</i>	<i>101,541,564</i>
<b>LIABILITIES</b>					
Demand deposits of individuals, partnerships, and corporations.	48,785,259	51,578,292	54,855,841	50,606,189	52,234,556
Time deposits of individuals, partnerships, and corporations.	19,212,930	19,571,450	19,825,659	20,162,908	20,720,190
Deposits of U. S. Government and postal savings.	3,916,515	2,738,544	2,243,626	3,690,330	3,681,910
Deposits of States and political subdivisions.	6,040,298	5,413,462	5,924,592	6,059,489	6,231,989
Deposits of banks.	7,626,529	8,859,019	9,789,974	8,471,774	8,587,305
Other deposits (certified and cashiers' checks, etc.).	1,255,277	1,115,190	1,791,869	1,326,451	1,533,710
<i>Total deposits.</i>	<i>86,836,814</i>	<i>89,275,957</i>	<i>94,431,561</i>	<i>90,317,141</i>	<i>92,989,600</i>
<i>Demand deposits.</i>	<i>66,054,189</i>	<i>68,292,377</i>	<i>73,156,288</i>	<i>68,634,350</i>	<i>70,742,199</i>
<i>Time deposits.</i>	<i>20,582,625</i>	<i>20,983,580</i>	<i>21,275,273</i>	<i>21,682,791</i>	<i>22,247,491</i>
Bills payable, rediscounts, and other liabilities for borrowed money.	32,890	148,910	15,484	247,937	42,046
Mortgages or other liens on bank premises and other real estate.	335	321	366	236	230
Acceptances outstanding.	137,765	133,467	187,650	198,021	147,053
Income collected but not yet earned.	168,112	180,351	180,894	186,664	219,212
Expenses accrued and unpaid.	308,512	393,871	375,326	381,650	359,499
Other liabilities.	654,307	739,501	877,161	892,116	887,771
<i>Total liabilities.</i>	<i>88,138,735</i>	<i>90,872,378</i>	<i>96,068,442</i>	<i>92,223,765</i>	<i>94,645,501</i>
<b>CAPITAL ACCOUNTS</b>					
Capital stock (see memoranda below).	2,067,155	2,082,617	2,105,345	2,180,751	2,203,266
Surplus.	2,994,486	3,017,550	3,083,495	3,123,756	3,175,879
Undivided profits.	1,193,499	1,286,764	1,212,538	1,226,047	1,252,744
Reserves and retirement account for preferred stock.	264,886	270,007	268,740	260,648	264,174
<i>Total capital accounts.</i>	<i>6,520,026</i>	<i>6,656,938</i>	<i>6,670,118</i>	<i>6,791,202</i>	<i>6,896,063</i>
<i>Total liabilities and capital accounts.</i>	<i>94,658,761</i>	<i>97,529,316</i>	<i>102,738,560</i>	<i>99,014,967</i>	<i>101,541,564</i>
<b>MEMORANDA</b>					
Par value of capital stock:					
Class A preferred stock.	11,800	11,444	7,955	6,436	5,802
Class B preferred stock.	647	618	591	571	571
Common stock.	2,054,708	2,070,555	2,096,799	2,173,744	2,196,893
<i>Total.</i>	<i>2,067,155</i>	<i>2,082,617</i>	<i>2,105,345</i>	<i>2,180,751</i>	<i>2,203,266</i>
Retrivable value of preferred capital stock:					
Class A preferred stock.	16,292	15,714	12,225	10,518	9,690
Class B preferred stock.	922	893	866	826	826
<i>Total.</i>	<i>17,214</i>	<i>16,607</i>	<i>13,091</i>	<i>11,344</i>	<i>10,516</i>
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase).	12,490,829	11,923,588	11,616,494	12,663,445	12,946,953

PRESTON DELANO,  
Comptroller of the Currency.

**Loans and U. S. Government Obligations Held by National Banks, June 30, 1951, Oct. 10, 1951,  
Dec. 31, 1951, Mar. 31, 1952, and June 30, 1952**

[In thousands of dollars]

	June 30, 1951 (4,953 banks)	Oct. 10, 1951 (4,947 banks)	Dec. 31, 1951 (4,946 banks)	Mar. 31, 1952 (4,933 banks)	June 30, 1952 (4,932 banks)
Loans and discounts (including rediscounts and overdrafts):					
Commercial and industrial loans, including open-market paper	14,331,830	14,901,392	15,689,255	15,646,240	15,362,876
Loans to farmers directly guaranteed by the Commodity Credit Corporation	19,890	104,399	113,130	75,757	33,451
Other loans to farmers	1,495,082	1,568,033	1,577,040	1,616,013	1,745,476
Loans to brokers and dealers in securities	620,554	458,785	704,652	474,282	917,187
Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	503,833	484,215	501,474	502,661	502,975
Real-estate loans:					
Secured by farm land (including improvements)	391,692	398,228	384,754	391,181	402,095
Secured by residential properties (other than farm)	5,691,359	5,802,715	5,908,217	5,979,364	6,167,234
Secured by other properties	1,195,991	1,218,996	1,248,132	1,253,974	1,279,321
Consumer loans to individuals	4,397,651	4,406,036	4,415,153	4,441,741	4,830,366
Other loans to individuals: Single-payment loans of \$3,000 and over	1,371,375	1,353,510	1,387,292	1,441,727	1,515,764
Loans to banks	75,789	181,842	65,272	147,710	70,798
All other loans	879,028	870,986	876,080	836,949	812,154
Overdrafts	17,845	24,518	23,665	32,931	25,772
Total gross loans	30,991,919	31,773,655	32,894,116	32,840,530	33,665,469
Less valuation reserves	407,683	412,504	470,339	487,788	495,061
Net loans	30,584,236	31,361,151	32,423,777	32,352,742	33,170,408
U. S. Government obligations, direct and guaranteed:					
Direct obligations:					
Treasury bills	2,177,281	3,032,487	4,496,129	3,523,543	3,714,171
Treasury certificates of indebtedness	1,747,572	3,331,416	4,156,361	4,154,858	4,172,468
Treasury notes	8,699,920	7,155,719	6,699,223	6,647,310	6,645,745
United States nonmarketable bonds (savings, investment series A-1965, B-1975-80, and depositary bonds)	1,277,722	1,290,530	1,288,852	1,299,691	1,318,984
Other bonds maturing in 5 years or less	12,068,825	12,020,459	11,563,104	11,176,032	11,150,943
Other bonds maturing in 5 to 10 years	3,906,378	3,816,510	3,773,527	3,997,027	4,323,040
Other bonds maturing in 10 to 20 years	1,714,025	1,702,308	1,712,021	1,752,396	1,911,265
Bonds maturing after 20 years	1,459,391	1,498,231	1,457,470	1,397,450	1,441,497
Total	33,051,114	33,847,660	35,146,687	33,948,307	34,678,113
Obligations guaranteed by U. S. Government (Federal Housing Administration debentures)	2,660	8,898	9,656	9,670	16,427
Total U. S. Government obligations, direct and guaranteed	33,053,774	33,856,558	35,156,343	33,957,977	34,694,540

**Demand and Time Deposits, Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection, Reported by National Banks on June 30, 1951, Oct. 10, 1951, Dec. 31, 1951, Mar. 31, 1952, and June 30, 1952**

[In thousands of dollars]

	June 30, 1951 (4,953 banks)	Oct. 10, 1951 (4,947 banks)	Dec. 31, 1951 (4,946 banks)	Mar. 31, 1952 (4,933 banks)	June 30, 1952 (4,932 banks)
<b>Demand deposits:</b>					
Deposits of individuals, partnerships, and corporations-----	48,785,259	51,578,292	54,855,841	50,606,189	52,234,586
Deposits of U. S. Government-----	3,729,903	2,527,163	2,014,856	3,446,075	3,422,816
Deposits of States and political subdivisions-----	5,081,412	4,460,913	4,959,933	5,054,133	5,217,412
Deposits of banks in the United States (excluding reciprocal balances, except those of private banks and American branches of foreign banks)-----	6,704,916	7,947,227	8,806,729	7,529,081	7,641,892
Deposits of banks in foreign countries (including balances of foreign branches of other American banks)-----	697,422	663,592	727,060	672,421	691,783
Certified and cashiers' checks (including dividend checks), letters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve banks (transit account)-----	1,255,277	1,115,190	1,791,869	1,326,451	1,533,710
Total demand deposits-----	66,254,189	68,202,377	73,156,288	68,634,350	70,742,199
<b>Time deposits:</b>					
Deposits of individuals, partnerships, and corporations-----	19,212,936	19,571,450	19,825,659	20,162,908	20,720,190
Deposits of U. S. Government-----	179,403	203,841	218,767	231,616	245,960
Postal savings deposits-----	7,209	7,540	10,003	12,639	13,134
Deposits of States and political subdivisions-----	958,886	952,549	964,659	1,005,356	1,014,577
Deposits of banks in the United States (including private banks and American branches of foreign banks)-----	16,826	17,731	17,337	19,414	19,442
Deposits of banks in foreign countries (including balances of foreign branches of other American banks)-----	207,365	230,469	238,848	250,858	234,188
Total time deposits-----	20,582,625	20,983,580	21,275,273	21,682,791	22,247,491
<b>Cash, balances with other banks, including reserve balances, and cash items in process of collection:</b>					
Cash items in process of collection, including exchanges for clearing house-----	4,623,993	4,234,064	6,075,737	4,574,595	5,284,261
Demand balances with banks in the United States (except reciprocal balances and all balances with private banks and American branches of foreign banks)-----	4,188,898	4,943,052	5,653,058	4,713,782	4,885,298
Other balances with banks in the United States (including private banks and American branches of foreign banks)-----	16,724	16,588	20,163	16,406	17,185
Balances with banks in foreign countries (including balances with foreign branches of other American banks)-----	67,972	29,699	23,204	20,646	18,871
Currency and coin-----	985,074	1,333,012	1,418,564	1,217,406	1,256,363
Reserve with Federal Reserve banks-----	12,370,480	12,864,033	12,821,432	12,774,343	12,529,551
Total-----	22,253,141	23,420,448	26,012,158	23,317,178	23,991,529

## Condition of National Banks, by Classes, June 30, 1952

[In thousands of dollars]

	Central Reserve city banks (15 banks)	Other Reserve city banks (209 banks)	Country banks (member banks) (4,701 banks)	Nonmember banks (7 banks)	Total (4,932 banks)
<b>ASSETS</b>					
Loans and discounts, including overdrafts.....	6,410,202	14,898,952	11,744,640	116,614	33,170,408
U. S. Government obligations, direct and guaranteed.....	5,365,017	14,052,311	15,186,636	90,576	34,694,540
Obligations of States and political subdivisions.....	1,136,989	2,196,221	2,466,846	10,287	5,810,343
Other bonds, notes, and debentures.....	652,343	921,203	817,149	2,876	2,393,571
Corporate stocks, including stocks of Federal Reserve banks.....	49,706	74,445	63,088	1	187,240
<i>Total loans and securities</i> .....	<i>13,614,257</i>	<i>32,143,132</i>	<i>30,278,359</i>	<i>220,354</i>	<i>76,256,102</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	4,684,978	10,482,106	8,760,467	63,973	23,991,529
Bank premises owned, furniture and fixtures.....	72,019	292,571	349,492	3,312	717,394
Real estate owned, other than bank premises.....		13,529	6,439	18	19,986
Investments and other assets indirectly representing bank premises or other real estate.....	635	50,497	6,904		58,036
Customers' liability on acceptances.....	59,250	79,147	3,118	7	141,522
Income accrued but not yet collected.....	41,993	110,745	43,193	493	196,424
Other assets.....	85,531	40,957	33,760	323	160,571
<b>Total assets</b> .....	<b>18,558,663</b>	<b>43,212,684</b>	<b>39,481,732</b>	<b>288,485</b>	<b>101,541,564</b>
<b>LIABILITIES</b>					
Demand deposits of individuals, partnerships, and corporations.....	9,871,295	21,669,812	20,593,922	99,557	52,234,586
Time deposits of individuals, partnerships, and corporations.....	1,614,944	8,527,505	10,476,843	100,898	20,720,190
Deposits of U. S. Government and postal savings.....	936,705	1,639,309	1,066,550	39,346	3,681,910
Deposits of States and political subdivisions.....	414,562	2,762,817	3,029,698	24,912	6,231,989
Deposits of banks.....	2,982,813	4,731,940	869,681	2,871	8,587,305
Other deposits (certified and cashiers' checks, etc.).....	479,727	561,595	489,921	2,467	1,533,710
<i>Total deposits</i> .....	<i>16,300,046</i>	<i>39,892,978</i>	<i>36,526,615</i>	<i>270,051</i>	<i>92,989,690</i>
<i>Demand deposits</i> .....	<i>14,447,504</i>	<i>30,596,600</i>	<i>25,542,053</i>	<i>155,982</i>	<i>70,742,199</i>
<i>Time deposits</i> .....	<i>1,852,542</i>	<i>9,296,318</i>	<i>10,984,562</i>	<i>114,069</i>	<i>22,247,491</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....		24,500	17,546		42,046
Mortgages or other liens on bank premises and other real estate.....		80	150		230
Acceptances outstanding.....	61,492	82,273	3,281	7	147,053
Income collected but not yet earned.....	23,183	112,043	83,837	149	219,212
Expenses accrued and unpaid.....	94,193	183,965	80,584	757	359,499
Other liabilities.....	692,147	171,404	24,012	208	887,771
<b>Total liabilities</b> .....	<b>17,171,061</b>	<b>40,467,243</b>	<b>36,736,025</b>	<b>271,172</b>	<b>94,645,501</b>
<b>CAPITAL ACCOUNTS</b>					
Capital stock (see memoranda below).....					
Surplus.....	485,934	854,378	857,629	5,325	2,203,266
Undivided profits.....	674,591	1,292,859	1,201,044	7,385	3,175,879
Reserves and retirement account for preferred stock.....	190,918	506,785	553,044	1,997	1,252,744
	36,159	91,419	133,960	2,606	264,174
<i>Total capital accounts</i> .....	<i>1,387,602</i>	<i>2,745,441</i>	<i>2,745,707</i>	<i>17,313</i>	<i>6,896,063</i>
<b>Total liabilities and capital accounts</b> .....	<b>18,558,663</b>	<b>43,212,684</b>	<b>39,481,732</b>	<b>288,485</b>	<b>101,541,564</b>
<b>MEMORANDA</b>					
Par value of capital stock:					
Class A preferred stock.....	1,500	400	3,902		5,802
Class B preferred stock.....	484,434	853,978	571		571
Common stock.....			853,156	5,325	2,196,893
<i>Total</i> .....	<i>485,934</i>	<i>854,378</i>	<i>857,629</i>	<i>5,325</i>	<i>2,203,266</i>
Retirable value of preferred capital stock:					
Class A preferred stock.....	1,500	400	7,790		9,690
Class B preferred stock.....			826		826
<i>Total</i> .....	<i>1,500</i>	<i>400</i>	<i>8,616</i>		<i>10,516</i>
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase).....	1,890,341	6,184,592	4,792,311	79,709	12,946,953

# Condition of National Banks, by States, June 30, 1952

**ASSETS**  
[In thousands of dollars]

Location	Number of banks	Loans and discounts (including over-drafts)	U. S. Government obligations, direct and guaranteed	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including stocks of Federal Reserve banks	Cash, balances with other banks, including reserve balances, and cash items in process of collection	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances	Income accrued but not yet collected	Other assets	Total
Maine	32	89,924	89,952	13,615	11,938	624	51,574	1,366	59	245	229	303	259,829	
New Hampshire	51	81,123	68,708	10,971	4,413	457	55,029	1,950	32	49	1	132	222,865	
Vermont	38	59,980	52,189	8,105	4,520	342	31,280	1,795	35	23	149	104	158,522	
Massachusetts	114	1,220,060	1,128,846	167,588	69,906	6,636	809,825	27,348	111	396	30,555	7,644	6,604	3,475,519
Rhode Island	6	75,928	83,969	5,137	2,575	419	39,736	3,936	-----	43	369	94	212,206	
Connecticut	48	273,840	354,988	87,833	20,820	1,477	248,492	10,362	180	2	150	1,142	415	999,703
Total New England States	289	1,800,855	1,778,652	293,251	114,172	9,955	1,235,936	46,757	417	715	30,748	9,534	7,652	5,328,644
New York	369	5,528,288	4,195,446	1,134,952	589,546	43,947	3,685,864	90,545	261	1,743	54,775	29,624	83,379	15,438,370
New Jersey	201	855,544	1,144,055	225,002	83,877	4,537	509,245	27,578	156	398	65	6,250	2,528	2,859,235
Pennsylvania	613	2,551,584	2,743,773	482,093	311,643	19,270	1,634,214	63,084	1,075	7,290	3,347	12,069	6,540	7,835,982
Delaware	11	12,586	12,671	1,963	1,053	118	6,810	534	3	-----	5	42	35,785	
Maryland	59	198,329	327,902	33,511	33,265	1,257	211,899	5,430	64	451	157	1,110	778	814,153
District of Columbia	9	203,432	346,738	13,889	18,405	1,025	193,043	8,300	520	-----	592	392	786,336	
Total Eastern States	1,262	9,349,763	8,770,585	1,891,410	1,037,789	70,154	6,241,075	195,471	2,079	9,882	58,344	49,650	93,659	27,769,861
Virginia	133	453,641	472,544	52,560	24,289	2,225	337,562	12,817	228	692	240	1,482	1,540	1,359,820
West Virginia	74	159,245	253,039	25,121	10,384	1,073	151,180	4,836	18	-----	307	539	605,742	
North Carolina	45	192,741	158,896	34,457	5,373	884	152,091	5,506	17	-----	132	617	357	551,071
South Carolina	25	144,296	199,147	19,417	8,971	679	145,525	3,815	122	37	429	370	522,808	
Georgia	51	425,327	331,269	62,557	18,174	1,553	324,171	13,034	162	-----	2,155	1,270	1,179,672	
Florida	63	346,048	720,315	97,156	19,671	2,391	428,556	18,211	395	163	3,327	1,051	1,637,284	
Alabama	71	323,509	358,226	96,560	17,285	1,626	283,009	7,760	384	529	1,105	1,788	1,156	1,092,937
Mississippi	24	64,031	77,980	31,075	719	420	61,206	2,190	30	-----	38	196	237,885	
Louisiana	37	340,835	550,342	75,809	7,560	2,292	394,198	11,132	153	570	3,705	4,132	1,669	1,392,397
Texas	43	2,243,477	1,902,897	256,005	52,289	10,239	2,109,223	63,991	10,350	9,473	4,766	6,812	4,800	6,674,322
Arkansas	52	127,597	163,007	44,214	5,798	786	132,826	2,455	8	30	504	232	47,457	
Kentucky	92	206,049	278,860	24,133	13,422	1,255	179,263	5,171	407	45	1,005	283	709,893	
Tennessee	74	563,207	485,316	87,845	20,454	2,703	442,543	16,757	115	28	90	2,155	822	1,622,035
Total Southern States	1,184	5,590,003	5,951,838	906,909	204,389	28,126	5,141,353	167,675	12,389	11,567	10,038	24,751	14,285	18,053,323
Ohio	238	1,291,707	1,687,618	248,988	59,881	6,627	983,010	34,172	47	852	586	8,104	3,699	4,325,291
Indiana	125	521,191	893,853	91,085	36,852	2,682	508,324	14,047	98	25	146	3,551	2,105	2,073,962
Illinois	386	2,948,748	4,152,442	480,053	229,953	16,640	2,479,355	34,439	463	994	4,735	22,016	8,631	10,378,469
Michigan	78	932,931	1,520,393	189,931	49,166	4,277	731,741	16,975	87	1,429	261	7,673	4,446	3,459,310
Wisconsin	95	390,624	731,789	63,192	56,565	2,188	393,241	9,368	48	49	166	3,627	2,673	1,653,530
Minnesota	178	751,247	736,203	123,456	62,576	3,377	566,654	9,694	503	3,602	698	5,373	1,391	2,264,774
Iowa	97	234,251	310,842	72,458	15,732	1,116	219,724	4,402	45	1,206	271	1,565	3,158	861,447
Missouri	79	645,165	644,755	77,923	34,709	3,246	558,664	10,158	140	-----	-----	1,442	1,961,196	
Total Middle Western States	1,276	7,715,864	10,677,695	1,347,086	545,434	40,153	6,420,713	133,255	1,431	8,428	8,157	54,802	24,761	26,977,979
North Dakota	40	70,917	125,782	9,448	5,829	326	58,390	1,367	16	-----	-----	830	100	273,005
South Dakota	35	96,114	101,856	12,799	6,914	355	65,952	2,187	2	-----	-----	890	448	287,517
Nebraska	123	305,090	369,176	68,788	17,928	1,354	284,633	5,833	22	-----	1,535	496	1,054,855	
Kansas	174	288,844	384,329	66,739	25,727	1,362	314,940	4,769	242	115	1,258	819	1,059,144	
Montana	39	76,660	132,223	11,707	7,303	336	80,490	2,931	-----	3	871	96	312,680	
Wyoming	24	65,086	81,688	7,806	2,694	259	48,762	1,519	22	-----	249	66	208,151	
Colorado	77	303,360	390,113	26,978	13,470	1,347	253,228	3,149	15	1,933	551	994,144		
New Mexico	26	92,592	113,384	8,259	1,411	377	85,085	2,781	105	122	264	73	304,453	
Oklahoma	199	476,013	571,749	112,277	26,447	2,348	476,037	12,612	340	1,629	488	2,058	1,042	1,683,040
Total Western States	737	1,774,676	2,270,300	324,861	107,723	8,064	1,667,517	37,148	764	1,866	491	9,888	3,691	6,206,989
Washington	35	681,671	544,362	166,719	32,657	2,518	461,923	19,521	304	475	194	3,658	1,265	1,915,267
Oregon	19	548,339	409,218	102,498	12,491	2,154	291,034	14,874	295	337	4,623	748	1,386,611	
California	93	5,139,577	3,732,244	715,776	318,887	24,601	2,216,262	86,356	1,427	25,103	33,206	36,618	12,981	12,343,041
Idaho	12	137,313	146,519	8,312	2,573	452	67,467	3,143	27	-----	24	241	366,071	
Utah	10	94,178	114,693	7,106	2,642	289	69,673	2,556	-----	9	52	291,198		
Nevada	5	54,521	72,762	6,390	3,505	183	33,376	1,780	33	-----	487	239	173,276	
Arizona	3	167,034	134,596	29,738	8,433	590	81,222	5,546	802	1,887	671	671	430,819	
Total Pacific States	177	6,822,633	5,154,694	1,036,539	381,188	30,787	3,220,957	133,776	2,888	25,578	33,737	47,306	16,200	16,906,283
Total United States (exclusive of possessions)	4,925	33,053,794	34,603,964	5,800,056	2,390,695	187,239	23,927,551	714,082	19,968	58,036	141,515	195,931	160,248	101,253,079
Alaska (nonmember banks)	5	20,884	38,291	2,173	306	-----	23,384	761	8	-----	-----	69	85,876	
The Territory of Hawaii (non-member bank)	1	94,144	49,168	8,114	2,570	1	39,600	2,539	10	7	451	246	196,850	
Virgin Islands of the United States (nonmember bank)	1	1,586	3,117	-----	-----	-----	994	12	-----	42	8	5,759		
Total possessions (non-member banks)	7	116,614	90,576	10,287	2,876	1	63,978	3,312	18	7	493	323	288,485	
Total United States and possessions	4,932	33,170,408	34,694,540	5,810,343	2,393,571	187,240	23,991,529	717,394	19,986	58,036	141,522	196,424	160,571	101,541,564
New York City (central Reserve city)	5	4,418,117	3,112,413	919,712	523,501	37,904	3,101,366	60,101	-----	203	54,576	25,710	79,703	12,333,396
Chicago (central Reserve city)	10	1,992,085	2,252,604	217,277	128,842	11,802	1,583,612	11,918	-----	432	4,674	16,283	5,738	6,225,267
Other Reserve cities	209	14,898,952	14,052,311	2,196,221	921,203	74,445	10,486,102	292,571	13,529	50,497	79,147	110,745	40,957	43,212,684
Country banks (member banks)	4,701	11,744,640	15,186,636	2,466,846	817,149	63,088	8,760,467	349,492	6,439	6,904	3,118	43,193	33,760	39,481,732
Possessions (nonmember banks)	7	116,614	90,576	10,287	2,876	1	63,978	3,312	18	7	493	323	288,485	

### States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

	12	70,255	82,824	20,735	7,153	334	55,078	3,322	30	2	150	378
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## Condition of National Banks, by

## LIABILITIES

[In thousands of dollars]

Location	Demand deposits of individuals, partnerships, and corporations	Time deposits of individuals, partnerships, and corporations	Deposits of United States Government and postal savings	Deposits of States and political sub- divisions	Deposits of banks	Other deposits (certified and cashiers' checks, etc.)	Total deposits
Maine.....	126,135	83,113	5,888	6,933	7,131	3,164	252,564
New Hampshire.....	124,255	43,335	8,029	10,436	8,281	5,402	199,758
Vermont.....	59,382	72,105	3,601	3,763	959	2,054	141,864
Massachusetts.....	1,933,196	430,505	160,036	172,405	369,335	50,556	3,116,053
Rhode Island.....	103,029	61,020	10,959	12,492	2,874	4,827	195,201
Connecticut.....	600,123	182,248	47,113	36,092	24,780	37,300	927,656
Total New England States.....	2,946,120	872,326	235,626	242,121	413,360	103,303	4,812,856
New York.....	7,961,369	1,803,564	759,789	419,799	1,981,097	483,438	13,409,056
New Jersey.....	1,228,889	1,097,635	71,776	180,506	36,723	36,681	2,682,210
Pennsylvania.....	3,912,684	1,985,030	307,327	249,463	485,537	70,348	7,010,389
Delaware.....	17,855	12,016	421	192	10	410	50,904
Maryland.....	423,401	156,974	42,585	65,003	63,647	3,729	755,339
District of Columbia.....	539,134	101,242	32,542	38	47,177	18,673	738,806
Total Eastern States.....	14,083,332	5,156,461	1,214,440	915,001	2,614,191	613,279	24,596,704
Virginia.....	648,698	337,181	58,724	89,718	101,254	16,862	1,252,437
West Virginia.....	303,484	143,459	14,413	54,598	34,777	7,174	557,905
North Carolina.....	320,460	82,713	18,741	52,082	25,525	9,811	509,552
South Carolina.....	319,892	54,400	31,712	61,427	16,239	6,802	490,472
Georgia.....	625,584	150,155	54,579	118,340	146,395	6,092	1,101,145
Florida.....	945,550	225,934	41,109	153,391	149,433	13,280	1,558,637
Alabama.....	607,559	204,688	27,751	90,179	71,941	7,478	1,009,596
Mississippi.....	118,416	46,131	5,877	34,767	15,927	817	221,935
Louisiana.....	725,488	189,717	27,076	180,568	170,646	13,152	1,306,947
Texas.....	4,060,709	503,056	191,787	464,739	905,486	81,340	6,207,147
Arkansas.....	281,383	60,988	9,111	45,701	41,218	2,466	440,867
Kentucky.....	438,922	111,336	24,018	40,969	34,757	4,944	634,916
Tennessee.....	774,192	312,939	33,624	134,884	233,485	18,281	1,507,405
Total Southern States.....	10,170,337	2,422,727	538,522	1,521,663	1,947,083	188,499	16,788,831
Ohio.....	2,196,883	1,025,360	231,045	290,961	203,481	73,802	4,021,532
Indiana.....	1,025,928	484,437	71,923	225,848	101,268	32,363	1,941,767
Illinois.....	5,397,451	2,146,776	329,132	564,519	1,126,265	77,361	9,611,504
Michigan.....	1,726,160	980,196	210,515	132,728	179,722	28,834	3,258,155
Wisconsin.....	772,066	484,757	95,212	58,860	116,454	19,442	1,546,791
Minnesota.....	1,008,161	495,962	77,469	167,969	321,333	21,641	2,092,553
Iowa.....	417,132	156,741	24,497	94,806	106,723	5,496	805,595
Missouri.....	1,074,437	245,391	65,672	61,697	366,263	12,472	1,825,932
Total Middle Western States.....	13,618,218	6,019,620	1,105,465	1,597,388	2,521,509	271,411	25,133,611
North Dakota.....	156,606	68,950	4,667	12,850	10,282	2,800	256,155
South Dakota.....	165,869	54,490	6,351	31,181	9,694	1,688	269,273
Nebraska.....	621,496	113,164	26,566	63,262	150,038	6,461	980,987
Kansas.....	638,401	95,360	32,204	161,510	87,188	7,701	1,022,561
Montana.....	194,864	53,157	5,296	28,016	12,628	3,087	297,048
Wyoming.....	118,175	38,355	3,268	25,757	8,048	1,460	195,063
Colorado.....	587,849	187,781	23,963	54,026	65,253	8,376	927,243
New Mexico.....	162,304	41,751	10,435	56,449	9,360	6,428	286,727
Oklahoma.....	1,029,658	125,982	47,097	154,499	187,249	14,919	1,569,404
Total Western States.....	3,675,222	778,990	159,847	587,550	539,740	52,920	6,794,269
Washington.....	1,036,046	449,193	71,520	133,157	77,188	15,282	1,782,586
Oregon.....	696,924	381,868	28,687	105,612	42,992	19,794	1,275,877
California.....	5,216,562	4,255,565	239,203	968,702	400,838	253,297	11,354,167
Idaho.....	192,348	91,712	8,808	45,142	3,892	3,164	315,066
Utah.....	158,867	57,821	10,045	26,491	16,647	2,946	272,817
Nevada.....	82,924	52,582	5,108	17,916	1,146	1,576	161,552
Arizona.....	258,129	80,427	5,293	46,334	5,848	5,472	401,503
Total Pacific States.....	7,641,800	5,369,168	388,664	1,343,354	548,551	301,831	15,593,968
Total United States (exclusive of possessions).	52,135,029	20,619,292	3,642,564	6,207,077	8,584,434	1,531,243	92,719,639
Alaska (nonmember banks).....	42,527	14,714	17,059	5,980	840	1,091	82,211
The Territory of Hawaii (nonmember bank).....	55,414	83,794	22,048	17,872	2,018	1,363	182,509
Virgin Islands of the United States (non-member bank).....	1,616	2,390	239	1,060	13	13	5,331
Total possessions (nonmember banks).....	99,557	100,898	39,346	24,912	2,871	2,467	270,051
Total United States and possessions.....	52,234,586	20,720,190	3,681,910	6,231,989	8,587,305	1,533,710	92,989,690
New York City (central Reserve city).....	6,610,525	728,557	689,484	143,444	1,962,128	439,111	10,573,249
Chicago (central Reserve city).....	3,260,770	886,387	247,221	271,118	1,020,655	40,616	5,726,797
Other Reserve cities.....	21,669,812	8,527,505	1,639,309	2,762,817	4,731,940	561,595	39,892,978
Country banks (member banks).....	20,593,922	10,476,843	1,066,550	3,029,698	869,681	489,921	56,526,615
Possessions (nonmember banks).....	99,557	100,898	39,346	24,912	2,871	2,467	270,051

## States Located in 2 Federal Reserve Districts—Condition

Connecticut, District No. 2.....	133,160	66,595	6,691	8,789	3,798	5,875	221,908
New Jersey, District No. 2.....	899,444	568,480	54,101	115,509	34,924	28,698	2,001,156
Kentucky, District No. 4.....	169,421	54,601	4,810	14,527	2,546	1,436	247,541
Pennsylvania, District No. 4.....	1,846,779	760,917	167,301	85,338	193,912	22,592	3,076,839
West Virginia, District No. 4.....	16,425	10,203	852	3,588	1,896	406	35,570
Louisiana, District No. 6.....	567,783	158,808	21,334	164,123	148,989	8,104	1,069,141
Mississippi, District No. 6.....	89,105	40,413	4,352	27,921	15,649	732	178,172
Tennessee, District No. 6.....	463,483	211,863	23,234	92,042	129,655	15,553	985,830
Indiana, District No. 7.....	875,444	412,707	65,798	199,692	87,723	27,923	1,669,287
Illinois, District No. 7.....	5,081,836	1,974,429	318,712	489,363	1,056,010	74,373	8,994,725
Michigan, District No. 7.....	1,683,826	914,080	207,405	121,969	179,353	27,932	3,157,665
Wisconsin, District No. 7.....	698,837	423,927	90,689	50,255	113,759	18,385	1,995,852
Missouri, District No. 10.....	439,567	78,386	18,880	20,834	216,662	6,954	781,283
New Mexico, District No. 10.....	85,658	34,416	9,554	45,490	8,263	5,755	180,136
Oklahoma, District No. 10.....	1,015,093	122,999	46,948	151,127	186,791	14,509	1,557,467

## States, June 30, 1952—Continued

## LIABILITIES—Continued

[In thousands of dollars]

Bills payable, re-discounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and other real estate	Acceptances outstanding	Income collected but not yet earned	Expenses accrued and unpaid	Other liabilities	Total liabilities, excluding capital accounts	Location
1,125			654	369	367	234,879	Maine.
200			208	227	152	200,525	New Hampshire.
84			531	223	477	143,179	Vermont.
1,425		32,386	7,213	13,777	13,093	3,183,927	Massachusetts.
		43	367	1,213	128	196,952	Rhode Island.
		150	2,339	3,365	1,002	934,812	Connecticut.
3,134		32,579	11,312	19,174	15,219	4,894,274	Total New England States.
4,290	10	56,485	28,303	78,189	686,809	14,263,142	New York.
1,450		65	7,012	6,071	1,409	2,668,217	New Jersey.
16,620		3,631	12,948	22,679	10,665	7,076,932	Pennsylvania.
400			157	784	26	30,930	Delaware.
				878	468	758,026	Maryland.
				524	766	742,617	District of Columbia.
22,760	10	60,338	49,571	110,338	700,143	25,539,864	Total Eastern States.
885		240	2,646	4,113	882	1,261,203	Virginia.
650			445	1,184	274	560,458	West Virginia.
150		132	1,863	1,650	498	513,625	North Carolina.
100			956	2,208	971	494,607	South Carolina.
			5,486	3,938	965	1,111,634	Georgia.
			3,501	5,110	694	1,538,002	Florida.
			2,936	3,903	804	1,018,607	Alabama.
			286	338	76	222,635	Mississippi.
300		4,158	1,356	4,832	546	1,318,139	Louisiana.
825		4,786	5,744	21,713	2,039	6,242,254	Texas.
450			898	869	204	442,838	Arkansas.
			1,146	1,485	674	658,701	Kentucky.
		90	5,175	4,026	547	1,517,243	Tennessee.
3,360	100	10,674	32,438	55,369	9,174	16,899,946	Total Southern States.
250		586	9,219	16,462	6,070	4,054,119	Ohio.
100		146	4,683	4,532	1,232	1,952,460	Indiana.
		5,267	15,058	30,606	11,169	9,703,604	Illinois.
		261	15,877	12,856	4,196	3,291,345	Michigan.
300		166	2,132	3,854	558	1,553,501	Wisconsin.
		698	10,424	10,292	1,985	2,116,234	Minnesota.
5,000		1,621	908	1,267	49	807,619	Iowa.
			1,989	4,930	1,538	1,841,010	Missouri.
5,650		8,745	60,290	84,799	26,797	25,319,892	Total Middle Western States.
200	25		640	1,065	41	257,901	North Dakota.
6,014			884	1,330	115	271,827	South Dakota.
243			914	1,986	314	990,215	Nebraska.
50		3	1,172	2,234	319	1,026,332	Kansas.
500			1,093	718	32	298,944	Montana.
109			561	300	46	196,470	Wyoming.
7			879	3,067	121	931,424	Colorado.
19		488	470	226	245	287,675	New Mexico.
7,142	25	491	1,355	4,918	764	1,566,948	Oklahoma.
							Total Western States.
							Washington.
							Oregon.
							California.
							Idaho.
							Utah.
							Nevada.
							Arizona.
							Total Pacific States.
							Total United States (exclusive of possessions).
42,046	230	147,053	219,212	359,499	887,771	94,374,329	Alaska (nonmember banks).
			52	79	2	82,344	The Territory of Hawaii (nonmember bank).
			85	654	195	183,450	Virgin Islands of the United States (nonmember bank).
			12	24	11	5,378	Total possessions (nonmember banks).
			7	149	757	208	Total United States and possessions.
42,046	230	147,053	219,212	359,499	887,771	94,374,329	New York City (central Reserve city).
			56,286	16,725	71,038	684,054	Chicago (central Reserve city).
			5,206	6,458	23,155	8,093	Other Reserve cities.
24,500	80	82,273	112,043	183,965	171,404	40,467,243	Country banks (member banks).
17,546	150	3,281	83,837	80,584	24,012	36,736,025	Possessions (nonmember banks).
		7	149	757	208	271,172	

## of Banks Located in Federal Reserve District Specified

300		150	645	608	242	226,853	Connecticut, District No. 2.
300		65	5,958	5,155	1,136	2,013,770	New Jersey, District No. 2.
290			176	393	128	248,328	Kentucky, District No. 4.
15,000		16	5,720	13,697	5,656	3,116,928	Pennsylvania, District No. 4.
650			41	23	16	34,100	West Virginia, District No. 4.
		4,158	807	3,952	507	1,078,655	Louisiana, District No. 6.
			284	334	75	178,865	Mississippi, District No. 6.
			3,458	2,256	304	941,865	Tennessee, District No. 6.
			3,593	4,146	774	1,677,946	Indiana, District No. 7.
		5,231	14,349	29,372	10,903	9,054,578	Illinois, District No. 7.
			15,823	12,732	4,182	3,170,563	Michigan, District No. 7.
			1,781	3,552	519	1,401,870	Wisconsin, District No. 7.
			580	1,078	205	783,917	Missouri, District No. 10.
			437	224	239	190,036	New Mexico, District No. 10.
19		488	1,309	4,913	742	1,544,938	Oklahoma, District No. 10.

**Condition of National Banks, by States, June 30, 1952—Continued**

**TOTAL LIABILITIES AND CAPITAL ACCOUNTS, ETC.**

**[In thousands of dollars]**

Location	Capital stock	Surplus	Undivided profits	Reserves and re-tirement account for preferred stock	Total capital accounts	Total liabilities and capital accounts	Par value of capital stock			
							Class A preferred stock	Class B preferred stock	Common stock	Total
Maine.....	9,290	9,707	4,979	974	24,950	259,829			9,290	9,290
New Hampshire.....	6,093	9,252	5,826	1,169	22,340	222,865	7		6,086	6,093
Vermont.....	5,453	5,405	3,329	1,156	15,343	158,522			5,453	5,453
Massachusetts.....	78,839	141,272	52,687	18,794	291,592	3,475,519	53		78,786	78,839
Rhode Island.....	4,695	8,690	1,824	45	15,254	212,206			4,695	4,695
Connecticut.....	22,833	25,760	12,447	3,851	64,891	999,703			22,833	22,833
<b>Total New England States.....</b>	<b>127,203</b>	<b>200,086</b>	<b>81,092</b>	<b>25,989</b>	<b>434,370</b>	<b>5,328,644</b>	<b>60</b>		<b>127,143</b>	<b>127,203</b>
New York.....	378,739	569,722	211,392	15,375	1,175,228	15,438,370	1,228	266	377,245	378,739
New Jersey.....	62,377	85,639	33,764	9,238	191,018	2,859,235	1,045	65	61,267	62,377
Pennsylvania.....	21,278	421,164	115,410	11,198	759,050	7,835,982		50	211,228	211,278
Delaware.....	1,260	2,665	847	83	4,855	35,785			1,260	1,260
Maryland.....	14,360	27,717	9,770	4,280	56,127	814,153			14,360	14,360
District of Columbia.....	13,200	20,950	8,330	1,239	43,719	786,336			13,200	13,200
<b>Total Eastern States.....</b>	<b>681,214</b>	<b>1,127,857</b>	<b>379,513</b>	<b>41,413</b>	<b>2,229,997</b>	<b>27,769,861</b>	<b>2,273</b>	<b>381</b>	<b>678,560</b>	<b>681,214</b>
Virginia.....	29,656	44,618	19,306	5,037	98,617	1,359,820			29,656	29,656
West Virginia.....	12,985	22,714	7,421	2,164	45,284	605,742			12,985	12,985
North Carolina.....	9,700	19,845	6,035	1,866	37,446	551,071			9,700	9,700
South Carolina.....	8,862	13,789	4,155	1,395	28,201	522,808			8,862	8,862
Georgia.....	21,223	28,973	9,055	8,787	68,038	1,179,672			21,223	21,223
Florida.....	33,175	46,386	12,534	7,187	99,282	1,637,284			33,175	33,175
Alabama.....	22,007	32,045	15,940	4,338	74,330	1,092,937			22,007	22,007
Mississippi.....	4,705	9,664	748	133	15,250	237,885			4,705	4,705
Louisiana.....	20,188	37,098	16,353	619	74,258	1,392,397			20,188	20,188
Texas.....	163,700	179,205	69,659	19,504	432,068	6,674,322	200		163,500	163,700
Arkansas.....	10,895	14,710	7,535	1,479	34,619	477,457		150	10,745	10,895
Kentucky.....	15,600	25,862	8,255	1,475	51,192	709,893			15,600	15,600
Tennessee.....	32,001	50,157	18,951	3,683	104,792	1,622,035			32,001	32,001
<b>Total Southern States.....</b>	<b>384,697</b>	<b>525,066</b>	<b>195,947</b>	<b>57,667</b>	<b>1,163,377</b>	<b>18,063,323</b>	<b>200</b>	<b>150</b>	<b>384,347</b>	<b>384,697</b>
Ohio.....	93,626	127,658	45,119	4,769	271,172	4,325,291			93,626	93,626
Indiana.....	34,055	55,162	27,128	5,157	121,502	2,073,962	25		34,030	34,055
Illinois.....	249,147	298,509	75,255	51,954	674,865	10,378,469	1,519	15	247,613	249,147
Michigan.....	47,580	84,755	29,754	5,876	167,965	3,459,310	1,000		46,580	47,580
Wisconsin.....	29,365	43,480	22,725	4,459	100,029	1,653,530	50		29,315	29,365
Minnesota.....	39,211	73,619	23,873	11,837	148,540	2,264,774	75	25	39,111	39,211
Iowa.....	14,523	22,991	13,341	2,973	53,828	861,447			14,523	14,523
Missouri.....	42,408	48,856	25,713	3,209	120,186	1,961,196			42,408	42,408
<b>Total Middle Western States.....</b>	<b>549,915</b>	<b>755,030</b>	<b>262,908</b>	<b>90,234</b>	<b>1,658,087</b>	<b>26,977,979</b>	<b>2,669</b>	<b>40</b>	<b>547,206</b>	<b>549,915</b>
North Dakota.....	4,655	6,249	3,320	880	15,104	273,005			4,655	4,655
South Dakota.....	4,793	7,031	2,941	923	15,690	287,517			4,793	4,793
Nebraska.....	21,548	23,312	14,649	5,131	64,640	1,054,855			21,548	21,548
Kansas.....	20,395	24,689	16,150	1,578	62,812	1,080,144			20,395	20,395
Montana.....	5,270	5,939	2,372	155	13,736	312,680			5,270	5,270
Wyoming.....	2,660	5,560	2,930	531	11,681	208,151			2,660	2,660
Colorado.....	17,310	27,650	14,104	3,656	62,720	994,144			17,310	17,310
New Mexico.....	6,540	6,071	1,001	3,166	16,778	304,453			6,540	6,540
Oklahoma.....	35,113	44,710	31,294	4,975	116,092	1,683,040			35,113	35,113
<b>Total Western States.....</b>	<b>118,284</b>	<b>151,211</b>	<b>88,761</b>	<b>20,997</b>	<b>379,253</b>	<b>6,206,989</b>			<b>118,284</b>	<b>118,284</b>
Washington.....	34,975	49,174	23,276	13,075	120,500	1,915,267			34,975	34,975
Oregon.....	31,785	40,020	23,798	149	95,752	1,386,611			31,785	31,785
California.....	248,458	291,164	178,845	10,288	728,755	12,343,041	600		247,858	248,458
Idaho.....	7,250	8,030	3,199	536	19,015	366,071			7,250	7,250
Utah.....	4,300	4,941	5,724	1,160	16,125	291,198			4,300	4,300
Nevada.....	2,385	3,715	4,042	60	10,202	173,276			2,385	2,385
Arizona.....	7,475	12,200	3,642		23,317	430,819			7,475	7,475
<b>Total Pacific States.....</b>	<b>336,628</b>	<b>409,244</b>	<b>242,526</b>	<b>25,268</b>	<b>1,013,666</b>	<b>16,906,283</b>	<b>600</b>		<b>336,028</b>	<b>336,628</b>
<b>Total United States (exclusive of possessions).....</b>	<b>2,197,941</b>	<b>3,168,494</b>	<b>1,250,747</b>	<b>261,568</b>	<b>6,878,750</b>	<b>101,253,079</b>	<b>5,802</b>	<b>571</b>	<b>2,191,568</b>	<b>2,197,941</b>
Alaska (nonmember banks).....	1,225	1,235	671	401	3,532	85,876			1,225	1,225
The Territory of Hawaii (nonmember bank).....	4,000	6,000	1,224	2,176	13,400	196,850			4,000	4,000
Virgin Islands of the United States (nonmember bank).....	100	150	102	29	381	5,759			100	100
<b>Total possessions (nonmember banks).....</b>	<b>5,325</b>	<b>7,385</b>	<b>1,997</b>	<b>2,606</b>	<b>17,313</b>	<b>288,485</b>			<b>5,325</b>	<b>5,325</b>
<b>Total United States and possessions.....</b>	<b>2,203,266</b>	<b>3,175,879</b>	<b>1,252,744</b>	<b>264,174</b>	<b>6,896,063</b>	<b>101,541,564</b>	<b>5,802</b>	<b>571</b>	<b>2,196,893</b>	<b>2,203,266</b>
New York City (central Reserve city).....	302,234	465,016	161,050	3,744	932,044	12,333,396			302,234	302,234
Chicago (central Reserve city).....	183,700	209,575	29,568	32,415	455,558	6,225,267			182,200	183,700
Other Reserve cities.....	854,378	1,292,859	506,785	91,419	2,745,441	43,212,684			853,978	854,378
Country banks (member banks).....	857,629	1,201,044	553,044	133,990	2,745,707	39,481,732			857,629	857,629
Possessions (nonmember banks).....	5,325	7,385	1,997	2,606	17,313	288,485			5,325	5,325

**States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified**

Connecticut, District No. 2.....	5,208	5,882	2,164	301	13,555	240,408			5,208	5,208
New Jersey, District No. 2.....	46,785	62,196	25,263	7,081	141,325	2,155,095	995	30	45,760	46,785
Kentucky, District No. 4.....	7,120	11,246	4,378	785	23,529	271,857			7,120	7,120
Pennsylvania, District No. 4.....	102,005	208,271	39,469	2,863	352,608	3,469,536			102,005	102,005
West Virginia, District No. 4.....	1,140	2,025	619	152	3,936	38,036			1,140	1,140
Louisiana, District No. 6.....	15,763	30,133	14,391	587	60,874	1,139,529			15,763	15,763
Mississippi, District No. 6.....	3,675	7,799	444	1	11,919	190,784			3,675	3,675
Tennessee, District No. 6.....	20,865	28,878	11,254	2,126	63,123	1,004,988			20,865	20,865
Indiana, District No. 7.....	27,710	46,117	23,024	4,301	101,152	1,779,098			27,710	27,710
Illinois, District No. 7.....	236,600	279,537	63,482	47,563	627,242	9,681,820	1,519	15	235,126	236,600
Michigan, District No. 7.....	44,592	80,433	27,494	5,159	157,678	3,328,241	1,000		43,592	44,592
Wisconsin, District No. 7.....	25,960	38,717	20,784	4,009	89,470	1,491,340	50		25,910	25,960
Missouri, District No. 10.....	14,665	18,064	11,069	1,728	45,526	829,443			14,665	14,665
New Mexico, District No. 10.....	4,550	4,180	317	2,235	11,252	201,318			4,550	4,550
Oklahoma, District No. 10.....	34,563	44,027	30,847	4,479	113,916	1,658,854			34,563	34,563

# Loans and Discounts of National Banks, by States, June 30, 1952

[In thousands of dollars]

Location	Commercial and industrial loans (including open-market paper)	Loans to farmers directly guaranteed by the Commodity Credit Corporation	Other loans to farmers	Loans to brokers and dealers in securities	Other loans for the purpose of purchasing or carrying in stocks, bonds, and other securities	Real-estate loans			Consumer loans to individuals (exclusive of single-payment loans of \$3,000 and over)	Other loans to individuals (single-payment loans of \$3,000 and over)	Loans to banks	All other loans	Overdrafts	Total gross loans	Less valuation reserves	Net loans	
						Secured by farm land (including improvements)	Secured by residential properties (other than farm)	\$3,000 and over)									
Maine	33,747	—	4,076	50	1,095	1,838	18,130	6,238	16,880	5,773	—	3,282	7	91,116	1,192	89,924	
New Hampshire	31,587	—	2,502	25	1,471	1,382	15,915	3,663	15,897	6,359	—	2,992	24	81,817	694	81,123	
Vermont	11,589	—	5,059	—	1,941	3,474	15,174	3,716	16,010	2,049	—	1,594	9	60,615	635	59,980	
Massachusetts	782,243	—	3,751	28,148	9,879	1,558	110,724	54,301	124,697	79,745	4,596	45,612	402	1,245,656	25,596	1,220,060	
Rhode Island	29,689	—	48	62	1,217	148	21,496	7,290	5,977	10,899	—	30	13	76,869	941	75,928	
Connecticut	112,187	—	2,793	1,163	3,812	1,289	62,430	14,331	55,821	17,200	100	7,599	104	278,829	4,989	273,840	
Total New England States	1,001,042	—	18,229	29,448	19,415	9,689	243,869	89,539	235,282	122,025	4,696	61,109	559	1,834,902	34,047	1,800,855	
New York	3,399,556	6	47,241	632,118	85,042	18,917	392,530	82,267	560,679	202,131	47,164	151,821	3,105	5,631,577	103,289	5,528,288	
New Jersey	196,286	—	10,638	1,072	6,624	7,114	368,982	47,306	148,117	66,633	—	13,789	121	866,682	11,138	855,544	
Pennsylvania	1,363,342	84	46,455	17,375	29,397	40,182	531,690	130,964	298,905	93,407	609	47,927	995	2,601,332	49,748	2,551,584	
Delaware	2,794	—	1,231	—	69	1,273	5,131	685	1,100	91	—	219	2	12,595	9	12,586	
Maryland	67,797	—	4,979	3,805	34,089	7,678	34,534	13,672	17,198	9,594	150	6,029	31	199,556	1,227	198,329	
District of Columbia	81,109	—	26	1,534	3,450	205	48,722	16,957	30,104	18,365	—	4,984	61	205,517	2,085	203,432	
Total Eastern States	5,110,884	90	110,570	655,904	158,671	75,369	1,381,589	291,851	1,065,103	390,221	47,923	224,769	4,315	9,517,259	167,496	9,349,763	
Virginia	133,342	—	22,161	1,367	6,831	15,172	102,972	29,247	87,288	37,052	1,645	20,831	85	457,993	4,352	453,641	
West Virginia	32,155	—	2,786	10	1,891	3,690	51,987	12,732	38,598	16,110	100	1,448	29	161,536	2,291	159,245	
North Carolina	83,399	40	11,714	1,276	7,876	3,398	12,839	7,797	41,457	21,656	125	3,568	38	195,183	2,442	192,741	
South Carolina	57,799	857	7,408	614	2,285	2,058	13,846	10,649	31,919	13,870	—	4,674	17	145,996	1,700	144,296	
Georgia	201,057	533	15,806	4,465	11,524	4,718	31,694	15,641	92,866	32,302	—	1,557	17,481	386	430,030	4,703	425,327
Florida	157,573	193	7,819	2,153	14,403	2,527	30,016	20,815	74,718	27,077	190	11,945	35	349,464	3,416	346,048	
Alabama	119,267	494	29,602	3,102	3,159	5,565	36,748	11,700	75,857	27,202	35	17,357	109	330,197	6,688	323,509	
Mississippi	23,733	75	5,594	286	754	2,219	6,832	4,696	13,913	4,325	—	2,590	74	65,141	1,110	64,031	
Louisiana	197,741	166	11,392	2,996	3,495	3,166	22,314	19,097	42,383	25,609	356	15,685	506	344,906	4,071	340,835	
Texas	1,198,199	6,174	224,559	10,297	77,009	21,033	104,094	71,823	352,000	151,797	1,592	46,871	3,611	2,269,059	25,582	2,243,477	
Arkansas	40,727	178	22,848	1,224	466	4,304	12,112	6,078	27,783	10,458	—	2,142	56	128,376	779	127,597	
Kentucky	60,678	178	23,070	512	1,796	11,063	33,473	12,567	38,893	23,615	—	230	2,894	130	209,099	3,050	206,049
Tennessee	284,528	65	29,310	5,663	18,222	8,100	34,200	21,013	109,997	43,148	730	17,374	473	572,823	9,616	563,207	
Total Southern States	2,590,248	8,953	414,069	33,965	149,711	87,013	493,127	243,855	1,027,672	434,221	6,560	164,860	5,549	5,659,803	69,800	5,590,003	
Ohio	509,500	921	32,678	12,279	13,567	33,606	299,553	70,100	217,504	83,394	287	35,869	433	1,309,691	17,984	1,291,707	
Indiana	177,449	819	22,915	2,034	6,336	14,859	149,705	29,315	89,382	28,881	5	6,282	131	528,113	6,922	521,191	
Illinois	1,825,161	2,579	100,711	127,592	73,422	20,595	301,761	70,625	291,639	112,834	159	79,737	1,337	3,008,152	59,404	2,948,748	
Michigan	321,415	16	9,741	5,042	6,565	7,049	286,432	54,109	196,484	40,414	—	17,691	605	945,563	12,632	932,931	
Wisconsin	174,681	—	11,996	635	2,644	7,876	104,387	20,150	43,810	18,150	3	15,458	112	399,932	9,308	390,624	
Minnesota	306,070	310	47,650	2,731	9,992	9,737	164,282	25,881	140,803	22,204	30	29,773	509	759,972	8,725	751,247	
Iowa	68,103	1,875	57,190	259	1,796	8,855	46,159	10,157	30,212	8,421	—	5,022	152	238,201	3,950	234,251	
Missouri	269,533	315	59,790	8,263	11,685	5,942	127,576	21,234	69,001	56,947	749	19,037	188	650,260	5,095	645,165	
Total Middle Western States	3,651,912	6,835	342,671	158,835	126,007	108,519	1,479,855	301,571	1,078,865	371,245	1,233	208,869	3,467	7,839,884	124,020	7,715,864	
North Dakota	15,776	599	15,610	—	891	1,598	16,317	3,155	15,650	2,056	—	572	43	72,267	1,350	70,917	
South Dakota	20,898	204	29,373	—	326	1,667	21,071	3,121	18,759	1,748	—	1,365	84	98,616	2,502	96,114	
Nebraska	105,067	1,279	106,226	837	5,316	4,908	18,767	9,059	32,729	14,437	975	9,610	231	309,441	4,351	305,090	
Kansas	97,679	3,193	90,227	1,823	2,459	7,731	23,824	5,639	41,406	12,148	325	4,015	246	290,715	1,871	288,844	
Montana	16,805	73	17,647	—	204	938	16,324	2,067	21,133	1,979	—	497	76	77,743	1,083	76,660	
Wyoming	15,726	3	20,720	—	1,251	1,040	11,987	3,663	9,085	1,860	—	133	68	65,536	450	65,086	
Colorado	91,590	240	91,877	898	812	3,848	35,307	16,596	43,317	18,918	—	10,893	216	307,512	2,152	303,360	
New Mexico	30,637	271	20,699	—	1,445	1,304	13,943	4,745	17,232	2,478	—	694	63	93,511	919	92,592	
Oklahoma	225,716	11,222	66,404	1,572	3,111	8,070	30,194	17,719	76,637	17,654	335	20,923	227	479,824	3,811	476,013	
Total Western States	619,894	17,084	458,783	5,130	15,815	31,104	187,734	65,764	266,968	73,278	1,655	48,702	1,254	1,793,165	18,489	1,774,676	
Washington	292,936	3	38,982	2,105	2,022	10,338	141,744	30,309	143,252	10,719	—	18,569	708	691,687	10,016	681,671	
Oregon	199,610	—	37,952	384	3,290	4,460	145,950	25,728	112,869	15,048	—	2,605	502	552,398	4,059	548,339	
California	1,770,203	39	241,323	30,746	17,955	64,380	1,901,589	203,416	793,877	88,113	8,731	72,874	8,777	5,202,023	62,446	5,139,577	
Idaho	28,440	236	28,729	70	235	2,610	43,768	8,281	22,382	1,771	—	2,198	160	138,880	1,567	137,313	
Utah	24,444	91	8,112	457	1,186	1,136	29,068	3,874	17,632	5,157	—	3,985	179	95,321	1,143	94,178	
Nevada	8,511	—	5,561	—	275	671	21,241	4,808	12,088	1,346	—	94	109	54,704	183	54,521	
Arizona	39,501	120	34,965	126	145	1,551	44,831	1,144	43,403	2,229	—	52	152	168,219	1,185	167,034	
Total Pacific States	2,363,645	489	395,624	33,888	25,108	89,146	2,328,191	277,560	1,145,503	124,383	8,731	100,377	10,587	6,903,232	80,599	6,822,633	
Total United States (exclusive of possessions)	15,337,625	33,451	1,739,946	917,170	494,727	400,840	6,114,365	1,270,140	4,819,393	1,515,373	70,798	808,686	25,731	33,548,245	494,451	33,053,794	
Alaska (nonmember banks)	7,670	—	—	—	43	14	5,646	3,486	4,405	71	—	—	25	21,360	476	20,884	
The Territory of Hawaii (non-member bank)	17,380	—	5,517	17													

**U. S. Government Obligations Held by National Banks, by States, June 30, 1952**  
 [In thousands of dollars]

Location	U. S. Government obligations, direct and guaranteed										Federal Housing Administration debentures	Total		
	Direct obligations													
	Treasury bills	Treasury certificates of indebtedness	Treasury notes	U. S. non-marketable bonds (savings series F, G investment series A-1965, B-1975-80; and depositary bonds)	Other U. S. bonds maturing in 5 years or less	Other U. S. bonds maturing in 5 to 10 years	Other U. S. bonds maturing in 10 to 20 years	U. S. bonds maturing after 20 years	Total					
Maine.....	10,222	2,950	11,762	8,379	32,727	14,027	6,436	3,419	89,922	30	89,952			
New Hampshire.....	9,238	6,048	14,489	4,092	20,977	7,014	2,496	4,315	68,669	39	68,708			
Vermont.....	7,805	6,469	7,917	7,536	13,139	4,295	2,856	2,118	52,135	54	52,189			
Massachusetts.....	150,261	153,556	150,121	35,579	297,291	162,697	151,422	27,870	1,128,797	49	1,128,846			
Rhode Island.....	5,695	3,107	19,648	1,325	29,624	18,863	5,582	125	83,969	-----	83,969			
Connecticut.....	49,172	28,878	63,664	15,292	114,369	55,025	18,972	9,604	354,976	12	354,983			
<b>Total New England States.....</b>	<b>232,393</b>	<b>201,008</b>	<b>267,601</b>	<b>72,203</b>	<b>508,127</b>	<b>261,921</b>	<b>187,764</b>	<b>47,451</b>	<b>1,778,468</b>	<b>184</b>	<b>1,778,652</b>			
New York.....	577,532	263,412	770,353	135,018	1,452,214	741,158	132,502	122,357	4,194,576	870	4,195,446			
New Jersey.....	59,616	86,733	185,022	67,935	318,465	188,737	64,171	172,539	1,143,218	837	1,144,055			
Pennsylvania.....	247,897	195,830	370,208	160,191	763,579	343,039	355,746	216,235	2,743,725	48	2,743,773			
Delaware.....	972	1,848	558	1,809	5,178	780	782	744	12,671	-----	12,671			
Maryland.....	29,481	21,743	24,437	18,303	129,341	63,839	33,965	6,790	327,899	3	327,902			
District of Columbia.....	90,212	33,806	79,862	11,498	94,061	31,847	2,251	3,201	346,738	-----	346,738			
<b>Total Eastern States.....</b>	<b>1,005,710</b>	<b>603,402</b>	<b>1,430,440</b>	<b>394,754</b>	<b>2,762,838</b>	<b>1,460,400</b>	<b>589,417</b>	<b>521,866</b>	<b>8,768,827</b>	<b>1,758</b>	<b>8,770,585</b>			
Virginia.....	54,729	57,824	74,436	41,107	156,663	50,179	18,764	18,825	472,527	17	472,544			
West Virginia.....	23,301	34,064	51,414	17,178	83,745	19,179	8,533	15,625	253,039	-----	253,039			
North Carolina.....	13,591	23,514	21,783	9,156	65,486	11,611	9,898	3,857	158,896	-----	158,896			
South Carolina.....	25,761	34,184	22,268	11,630	90,171	11,335	962	2,836	199,147	-----	199,147			
Georgia.....	20,336	77,531	74,369	13,314	106,895	24,596	5,037	9,191	331,269	-----	331,269			
Florida.....	77,040	93,260	152,288	20,118	224,491	36,253	22,374	94,511	720,315	-----	720,315			
Alabama.....	35,282	62,399	69,988	12,435	116,555	33,288	21,109	6,888	358,224	2	358,226			
Mississippi.....	9,340	9,658	13,834	4,814	32,726	3,906	1,344	2,358	77,980	-----	77,980			
Louisiana.....	62,298	170,493	83,316	7,931	135,544	30,515	10,920	44,325	550,342	-----	550,342			
Texas.....	328,149	321,008	347,389	50,523	595,706	144,954	35,720	79,445	1,902,894	3	1,902,897			
Arkansas.....	12,792	31,146	39,260	9,872	49,624	13,055	3,195	4,055	162,999	8	163,007			
Kentucky.....	23,980	46,440	57,581	12,369	88,301	28,821	14,061	7,103	278,856	4	278,860			
Tennessee.....	15,867	83,786	141,613	17,900	147,434	54,345	20,138	4,227	485,310	6	485,316			
<b>Total Southern States.....</b>	<b>702,466</b>	<b>1,045,307</b>	<b>1,154,499</b>	<b>228,547</b>	<b>1,893,641</b>	<b>462,037</b>	<b>172,055</b>	<b>293,246</b>	<b>5,951,798</b>	<b>40</b>	<b>5,951,833</b>			
Ohio.....	151,193	267,448	400,116	55,452	549,508	155,049	54,231	54,605	1,687,602	16	1,687,618			
Indiana.....	48,545	156,053	217,184	35,022	279,620	87,686	43,121	26,600	893,831	22	893,853			
Illinois.....	461,050	527,078	828,232	116,539	1,227,663	543,699	373,176	74,998	4,152,435	7	4,152,442			
Michigan.....	94,133	122,963	307,490	31,547	532,407	346,381	41,037	37,964	1,513,922	6,471	1,520,393			
Wisconsin.....	64,204	90,464	216,682	43,133	191,995	87,302	6,973	31,002	731,755	34	731,789			
Minnesota.....	58,709	89,008	141,271	52,799	258,194	84,966	34,795	16,455	736,197	6	736,203			
Iowa.....	44,033	43,352	73,085	28,657	97,817	18,337	3,741	1,820	310,842	-----	310,842			
Missouri.....	90,476	104,966	110,033	16,554	248,493	60,705	7,017	6,385	644,629	126	644,755			
<b>Total Middle Western States.....</b>	<b>1,012,343</b>	<b>1,401,332</b>	<b>2,294,093</b>	<b>379,703</b>	<b>3,385,697</b>	<b>1,384,125</b>	<b>564,091</b>	<b>249,829</b>	<b>10,671,213</b>	<b>6,682</b>	<b>10,677,895</b>			
North Dakota.....	8,905	17,464	31,463	13,303	42,807	10,621	828	384	125,775	7	125,782			
South Dakota.....	7,459	12,091	29,213	8,780	35,608	7,431	976	294	101,852	4	101,856			
Nebraska.....	27,138	45,643	71,083	21,793	114,268	46,997	26,903	15,348	369,173	3	369,176			
Kansas.....	49,403	99,601	66,539	24,255	105,692	20,311	4,497	13,936	384,234	95	384,329			
Montana.....	11,179	26,033	33,693	9,080	40,158	10,563	1,277	240	132,223	-----	132,223			
Wyoming.....	11,768	16,080	15,832	4,651	26,963	4,453	1,307	634	81,688	-----	81,688			
Colorado.....	98,241	70,140	82,741	15,944	78,691	25,133	12,539	6,684	390,113	-----	390,113			
New Mexico.....	27,398	24,161	27,716	5,065	19,536	6,565	1,605	1,338	113,384	-----	113,384			
Oklahoma.....	121,773	109,749	107,650	23,408	134,355	36,004	30,248	8,543	571,730	19	571,749			
<b>Total Western States.....</b>	<b>363,264</b>	<b>420,962</b>	<b>465,930</b>	<b>126,279</b>	<b>598,078</b>	<b>168,078</b>	<b>80,180</b>	<b>47,401</b>	<b>2,270,172</b>	<b>128</b>	<b>2,270,300</b>			
Washington.....	13,487	19,522	61,347	15,215	233,569	152,740	28,339	20,143	544,362	-----	544,362			
Oregon.....	36,561	5,322	71,942	4,516	57,848	83,961	57,257	91,811	409,218	-----	409,218			
California.....	289,500	390,220	816,211	64,678	1,531,513	295,842	189,706	147,792	3,725,462	6,782	3,732,244			
Idaho.....	12,997	5,184	23,886	4,777	44,158	26,404	14,128	14,494	146,028	491	146,519			
Utah.....	26,565	30,548	9,777	5,405	20,343	6,034	11,359	4,329	114,360	333	114,693			
Nevada.....	4,988	4,834	13,028	2,460	36,993	4,701	4,273	1,485	72,762	-----	72,762			
Arizona.....	11,357	33,826	10,468	3,139	50,744	15,344	8,514	1,475	134,867	29	134,896			
<b>Total Pacific States.....</b>	<b>395,455</b>	<b>489,456</b>	<b>1,006,659</b>	<b>100,190</b>	<b>1,975,168</b>	<b>585,026</b>	<b>313,576</b>	<b>281,529</b>	<b>5,147,059</b>	<b>7,635</b>	<b>5,154,694</b>			
<b>Total United States (exclusive of possessions).....</b>	<b>3,711,631</b>	<b>4,161,467</b>	<b>6,619,222</b>	<b>1,301,676</b>	<b>11,123,549</b>	<b>4,321,587</b>	<b>1,907,083</b>	<b>1,441,322</b>	<b>34,587,537</b>	<b>16,427</b>	<b>34,603,964</b>			
Alaska (nonmember banks).....	2,042	9,669	4,154	13,373	5,355	1,314	2,369	15	38,291	-----	38,291			
The Territory of Hawaii (nonmember bank).....	-----	-----	21,920	3,675	21,722	88	1,763	50	49,168	-----	49,168			
Virgin Islands of the United States (nonmember bank).....	498	1,332	449	260	317	51	50	160	3,117	-----	3,117			
<b>Total possessions (nonmember banks).....</b>	<b>2,540</b>	<b>11,001</b>	<b>26,523</b>	<b>17,308</b>	<b>27,394</b>	<b>1,453</b>	<b>4,182</b>	<b>175</b>	<b>90,576</b>	-----	90,576			
<b>Total United States and possessions.....</b>	<b>3,714,171</b>	<b>4,172,468</b>	<b>6,645,745</b>	<b>1,318,984</b>	<b>11,150,943</b>	<b>4,323,040</b>	<b>1,911,265</b>	<b>1,441,497</b>	<b>34,678,113</b>	<b>16,427</b>	<b>34,694,540</b>			
New York City (central Reserve city).....	512,325	198,736	629,544	48,367	1,056,762	580,794	53,264	32,621	3,112,413	-----	3,112,413			
Chicago (central Reserve city).....	315,463	303,131	419,175	11,209	468,571	362,694	337,553	34,808	2,252,604	2,252,604	2,252,604			
Other Reserve cities.....	1,555,159	1,771,470	2,651,672	194,292	4,670,687	1,746,913	879,245	569,203	14,038,641	13,670	14,052,311			
Country banks (nonmember banks).....	1,328,684	1,888,130	2,918,831	1,047,808	4,927,529	1,631,186	637,021	804,690	15,183,879	2,757	15,186,636			
Possessions (nonmember banks).....	2,540	11,001	26,523	17,308	27,394	1,453	4,182	175	90,576	-----	90,576			

**States Located in 2 Federal Reserve Districts—U. S. Government Obligations Held by Banks Located in Federal Reserve District Specified**

Connecticut, District No. 2.....	8,922	5,436	27,313	3,486	24,238	8,145	3,024	2,248	82,812	12	82,824
New Jersey, District No. 2.....	31,879	58,140	120,817	40,438	234,969	140,152	54,043	143,977	830,415	795	831,210
Kentucky, District No. 4.....	5,816	14,505	21,076	7,559	39,023	7,170	5,189	4,623	104,961	-----	104,961
Pennsylvania, District No. 4.....	156,416	114,600	165,924	47,462	324,713</td						

**Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection Reported by National Banks, by States, June 30, 1952**

[In thousands of dollars]

Location	Cash items in process of collection, including exchanges for clearing house	Demand balances with banks in the United States (except private banks and American branches of foreign banks)	Other balances with banks in United States	Balances with banks in foreign countries	Currency and coin	Reserve with Federal Reserve banks	Total
Maine.....	9,523	10,602	11	109	6,543	24,786	51,574
New Hampshire.....	13,917	12,954	18	13	7,057	21,070	55,029
Vermont.....	5,511	7,527	15	30	3,117	15,080	31,280
Massachusetts.....	205,981	83,371	991	3,423	49,014	467,045	809,825
Rhode Island.....	5,541	6,365	-----	6	4,712	23,112	39,736
Connecticut.....	54,570	73,262	270	26	21,013	99,351	248,492
Total New England States.....	295,043	194,081	1,305	3,607	91,456	650,444	1,235,936
New York.....	1,074,224	136,145	81	3,434	127,309	2,344,671	3,685,864
New Jersey.....	75,369	123,697	400	4	53,734	256,041	509,245
Pennsylvania.....	313,830	320,477	450	1,080	116,564	881,813	1,634,214
Delaware.....	488	1,590	-----	-----	816	3,916	6,810
Maryland.....	47,853	41,517	11	48	13,983	108,487	211,899
District of Columbia.....	35,790	33,447	-----	121	13,846	109,839	193,043
Total Eastern States.....	1,547,554	656,873	942	4,687	326,252	3,704,767	6,241,075
Virginia.....	80,689	79,786	331	25	28,092	148,639	337,562
West Virginia.....	18,186	54,678	160	-----	13,162	64,994	151,180
North Carolina.....	31,187	48,907	20	-----	11,610	60,367	152,091
South Carolina.....	25,582	42,137	216	1	12,784	64,805	145,525
Georgia.....	103,598	62,773	160	-----	16,894	140,746	324,171
Florida.....	67,893	144,805	325	31	26,536	188,966	428,556
Alabama.....	27,336	92,586	416	61	21,302	141,308	283,009
Mississippi.....	4,360	26,500	-----	-----	5,378	24,968	61,206
Louisiana.....	95,402	94,053	498	22	18,297	185,926	394,198
Texas.....	313,591	859,253	3,703	1,513	81,029	850,134	2,109,223
Arkansas.....	16,644	52,324	15	-----	7,888	55,955	132,826
Kentucky.....	20,146	54,679	20	-----	13,937	90,481	179,263
Tennessee.....	89,235	142,787	38	2	24,305	186,176	442,543
Total Southern States.....	893,849	1,755,268	5,902	1,655	281,214	2,203,465	5,141,353
Ohio.....	228,168	195,939	303	436	60,005	498,159	983,010
Indiana.....	83,326	151,784	51	7	37,134	236,022	508,324
Illinois.....	513,661	387,757	1,393	2,010	88,371	1,486,163	2,479,355
Michigan.....	180,633	118,636	518	833	47,656	383,465	731,741
Wisconsin.....	80,179	99,250	-----	35	20,754	193,023	393,241
Minnesota.....	162,183	134,427	393	388	22,026	247,237	566,654
Iowa.....	32,364	72,400	173	-----	11,956	102,831	219,724
Missouri.....	153,566	105,725	94	128	17,865	261,286	538,664
Total Middle Western States.....	1,434,080	1,265,918	2,925	3,837	305,767	3,408,186	6,420,713
North Dakota.....	4,005	21,133	4	29	3,004	30,215	58,390
South Dakota.....	5,261	24,614	-----	-----	4,147	31,930	65,952
Nebraska.....	53,882	82,978	270	-----	10,335	137,168	284,633
Kansas.....	26,827	139,594	118	-----	12,714	135,687	314,940
Montana.....	9,484	29,237	47	72	4,835	36,815	80,490
Wyoming.....	4,519	18,028	-----	-----	3,744	22,471	48,762
Colorado.....	41,922	72,478	100	9	13,231	125,488	253,228
New Mexico.....	6,408	39,979	150	-----	5,797	32,751	85,085
Oklahoma.....	50,509	231,939	564	-----	19,351	173,674	476,037
Total Western States.....	202,817	659,980	1,253	110	77,158	726,199	1,667,517
Washington.....	125,531	69,514	674	888	26,671	238,645	461,923
Oregon.....	71,749	30,262	673	288	13,925	174,127	291,024
California.....	656,285	202,236	3,490	3,694	96,885	1,253,672	2,216,262
Idaho.....	9,659	15,183	-----	-----	5,207	37,448	67,467
Utah.....	11,150	7,042	-----	-----	3,231	48,250	69,673
Nevada.....	3,284	8,810	-----	-----	4,174	17,108	33,376
Arizona.....	19,779	18,735	-----	66	7,723	34,919	81,222
Total Pacific States.....	897,437	351,752	4,837	4,936	157,826	1,804,169	3,220,957
Total United States (exclusive of possessions).....	5,270,780	4,883,872	17,164	18,832	1,239,673	12,497,230	23,927,551
Alaska (nonmember bank).....	3,023	800	-----	19	3,794	115,748	23,384
The Territory of Hawaii (nonmember bank).....	10,458	572	21	19	12,536	115,994	39,600
Virgin Islands of the United States (nonmember bank).....	54	-----	-----	1	360	1579	994
Total possessions (nonmember banks).....	13,481	1,426	21	39	16,690	132,321	63,978
Total United States and possessions.....	5,284,261	4,885,298	17,185	18,871	1,256,363	12,529,551	23,991,529
New York City (central Reserve city).....	985,345	4,201	-----	3,285	60,826	2,047,709	3,101,366
Chicago (central Reserve city).....	405,635	106,696	1,333	2,004	25,617	1,042,327	1,583,612
Other Reserve cities.....	2,983,035	1,628,943	10,888	12,274	387,115	5,459,851	10,482,106
Country banks (member banks).....	896,765	3,144,032	4,943	1,269	766,115	3,947,343	8,760,467
Possessions (nonmember banks).....	13,481	1,426	21	39	16,690	132,321	63,978

**States Located in 2 Federal Reserve Districts—Cash, Balances With Other Banks, Etc., of Banks Located in Federal Reserve District Specified**

Connecticut, District No. 2.....	9,919	15,651	-----	9	5,797	23,702	55,078
New Jersey, District No. 2.....	64,158	85,489	328	4	35,614	189,020	374,613
Kentucky, District No. 4.....	2,443	26,351	20	-----	6,194	28,566	63,574
Pennsylvania, District No. 4.....	139,350	91,089	112	125	44,535	424,211	699,422
West Virginia, District No. 4.....	1,375	2,089	-----	-----	980	4,276	8,720
Louisiana, District No. 6.....	87,383	64,114	498	22	13,655	164,757	330,429
Mississippi, District No. 6.....	3,790	21,248	-----	-----	4,365	19,689	49,092
Tennessee, District No. 6.....	47,964	95,425	10	-----	16,399	118,511	278,309
Indiana, District No. 7.....	75,494	126,321	51	7	31,086	205,768	438,727
Illinois, District No. 7.....	490,042	333,652	1,383	2,010	78,187	1,417,561	2,322,835
Michigan, District No. 7.....	179,267	111,021	518	830	45,015	372,043	708,694
Wisconsin, District No. 7.....	77,671	85,122	-----	35	17,533	177,441	357,802
Missouri, District No. 10.....	81,087	60,582	94	69	7,374	113,458	262,664
New Mexico, District No. 10.....	5,395	23,872	150	-----	3,418	20,226	53,061
Oklahoma, District No. 10.....	50,273	227,776	539	-----	18,756	171,259	468,603

<sup>1</sup> Reserve with approved national banking associations.

[In thousands of dollars]

Location	Demand deposits						Total
	Individuals, partnerships, and corpora- tions	U. S. Govern- ment	States and political sub- divisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. <sup>1</sup>	
Maine.....	126,135	5,810	6,742	7,130	1	3,164	148,982
New Hampshire.....	124,255	7,464	10,363	8,281		5,402	155,765
Vermont.....	59,382	3,465	3,436	959		2,054	69,298
Massachusetts.....	1,933,196	149,901	168,024	332,762	30,520	50,556	2,664,959
Rhode Island.....	103,029	10,413	12,240	2,860	14	4,827	133,383
Connecticut.....	600,123	45,255	35,527	24,767	13	37,300	742,985
Total New England States.....	2,946,120	222,308	236,332	376,759	30,548	103,303	3,915,370
New York.....	7,961,369	706,232	377,710	1,319,126	500,886	483,438	11,348,761
New Jersey.....	1,228,889	66,730	164,445	36,454	90	36,681	1,533,289
Pennsylvania.....	3,912,684	302,559	178,244	472,862	12,048	70,348	4,948,745
Delaware.....	17,855	381	113	10		410	18,769
Maryland.....	423,401	36,260	64,288	63,361	266	3,729	591,305
District of Columbia.....	539,134	25,400	38	43,650	3,027	18,673	629,922
Total Eastern States.....	14,083,332	1,137,562	784,838	1,935,463	516,317	613,279	19,070,791
Virginia.....	648,698	39,585	65,297	100,877	37	16,862	871,356
West Virginia.....	303,484	13,194	54,153	34,450		7,174	412,455
North Carolina.....	320,460	16,023	33,251	25,514		9,811	405,059
South Carolina.....	319,892	25,050	60,974	16,034		6,802	428,752
Georgia.....	625,584	47,961	118,008	146,344	45	6,092	944,034
Florida.....	945,550	32,710.	150,129	145,747	3,206	13,280	1,290,622
Alabama.....	607,559	24,017	89,876	70,825	537	7,478	800,292
Mississippi.....	118,416	5,175	34,757	15,927		817	175,092
Louisiana.....	725,488	26,533	175,526	164,157	6,239	13,152	1,111,095
Texas.....	4,060,709	171,920	382,931	892,155	10,470	81,340	5,599,525
Arkansas.....	281,383	8,829	45,188	41,068		2,466	378,934
Kentucky.....	438,922	22,445	37,532	34,697		4,944	538,540
Tennessee.....	774,192	29,985	125,529	232,059	279	18,281	1,180,325
Total Southern States.....	10,170,337	463,427	1,373,151	1,919,854	20,813	188,499	14,136,081
Ohio.....	2,196,883	228,983	204,327	199,773	3,212	73,802	2,906,980
Indiana.....	1,025,928	66,024	225,382	100,765	65	32,363	1,450,527
Illinois.....	5,397,451	322,402	445,611	1,082,201	38,054	77,361	7,363,050
Michigan.....	1,726,160	208,742	122,617	175,265	4,144	28,834	2,265,762
Wisconsin.....	772,066	89,429	57,414	115,134	938	19,442	1,054,423
Minnesota.....	1,008,161	77,016	163,107	317,891	3,263	21,641	1,591,079
Iowa.....	417,132	22,274	94,649	106,723		5,496	646,274
Missouri.....	1,074,437	63,244	55,922	364,432	1,641	12,472	1,572,148
Total Middle Western States.....	13,618,218	1,078,114	1,369,029	2,462,184	51,317	271,411	18,850,273
North Dakota.....	156,606	4,006	12,460	10,259	23	2,800	186,154
South Dakota.....	165,869	5,328	29,144	9,694		1,688	211,723
Nebraska.....	621,496	26,484	63,194	150,034	2	6,461	867,671
Kansas.....	638,401	28,429	160,891	87,165		7,701	922,587
Montana.....	194,864	5,281	27,852	12,623		3,087	243,707
Wyoming.....	118,175	2,865	25,241	8,048		1,460	155,789
Colorado.....	587,849	21,833	46,569	65,155	86	8,376	729,868
New Mexico.....	162,304	8,394	56,449	9,360		6,428	242,935
Oklahoma.....	1,029,658	42,870	143,757	186,123	410	14,919	1,417,737
Total Western States.....	3,675,222	145,490	565,557	538,461	521	52,920	4,978,171
Washington.....	1,036,046	65,848	133,157	70,836	4,962	15,282	1,326,131
Oregon.....	696,924	28,627	97,022	41,542	1,400	19,794	885,309
California.....	5,216,562	231,476	501,363	268,277	64,111	253,297	6,535,086
Idaho.....	192,348	7,373	45,132	3,852		3,164	251,869
Utah.....	158,867	5,692	26,491	16,597		2,946	210,593
Nevada.....	82,924	3,811	17,286	1,146		1,876	107,043
Arizona.....	258,129	3,833	46,218	4,283	1,365	5,472	319,500
Total Pacific States.....	7,641,800	346,660	866,669	406,533	72,038	301,831	9,635,531
Total United States (exclusive of possessions).....	52,135,029	3,393,561	5,195,576	7,639,254	691,554	1,531,243	70,586,217
Alaska (nonmember banks).....	42,527	7,799	4,126	840		1,091	56,383
The Territory of Hawaii (nonmember bank).....	55,14	21,217	16,735	1,789	229	1,363	96,747
Virgin Islands of the United States (non-member bank).....	1,616	239	975	9		13	2,852
Total possessions (nonmember banks).....	99,557	29,255	21,836	2,638	229	2,467	155,982
Total United States and possessions.....	52,234,586	3,422,816	5,217,412	7,641,892	691,783	1,533,710	70,742,199
New York City (central Reserve city).....	6,610,525	640,369	133,148	1,302,219	500,122	439,111	9,625,494
Chicago (central Reserve city).....	3,260,770	243,321	262,618	976,862	37,823	40,616	4,822,010
Other Reserve cities.....	21,669,812	1,565,395	2,147,435	4,506,581	145,842	561,595	30,596,660
Country banks (member banks).....	20,593,922	944,476	2,652,375	853,592	7,767	489,921	25,542,053
Possessions (nonmember banks).....	99,557	29,255	21,836	2,638	229	2,467	155,982

## States Located in 2 Federal Reserve Districts—Deposits

Connecticut, District No. 2.....	133,160	6,676	8,279	3,798		5,875	157,788
New Jersey, District No. 2.....	899,444	52,063	103,973	34,659	90	28,698	1,118,927
Kentucky, District No. 4.....	169,421	4,802	14,112	2,506		1,436	192,277
Pennsylvania, District No. 4.....	1,846,779	166,650	64,029	191,570	1,990	22,592	2,293,610
West Virginia, District No. 6.....	16,425	842	3,342	1,896		406	22,911
Louisiana, District No. 6.....	567,783	20,886	158,781	142,500	6,239	8,104	904,293
Mississippi, District No. 6.....	89,105	3,653	27,921	15,649		732	137,060
Tennessee, District No. 6.....	463,483	19,597	85,585	128,523		15,553	712,741
Indiana, District No. 7.....	875,444	60,024	199,283	87,260	65	27,923	1,249,999
Illinois, District No. 7.....	5,081,836	312,634	402,044	1,011,956	38,054	74,373	6,920,897
Michigan, District No. 7.....	1,683,826	205,784	114,904	174,896	4,144	27,932	2,211,486
Wisconsin, District No. 7.....	698,837	85,036	49,096	112,439	938	18,385	964,731
Missouri, District No. 10.....	439,567	18,868	20,751	215,956	656	6,954	702,752
New Mexico, District No. 10.....	85,658	7,518	45,490	8,263		5,755	152,684
Oklahoma, District No. 10.....	1,015,093	42,725	140,428	185,670	410	14,509	1,388,835

<sup>1</sup> Includes dividend checks, letters of credit, and travelers' checks sold for cash, and amounts due to Federal Reserve banks (transit account).

by States, June 30, 1952

[In thousands of dollars]

Time deposits							Location
Individuals, partnerships, and corporations	U. S. Govern- ment	Postal savings	States and political sub- divisions	Banks in United States	Banks in foreign countries	Total	
83,113	72	6	191			83,382	Maine.
43,335	545	20	73			43,973	New Hampshire.
72,105	133	3	327			72,568	Vermont.
430,505	8,565	1,570	4,381	53	6,000	451,074	Massachusetts.
61,020	225	321	252			61,818	Rhode Island.
182,248	1,843	15	565			184,671	Connecticut.
872,326	11,383	1,935	5,789	53	6,000	897,486	Total New England States.
1,803,564	53,557		42,089	1,448	159,637	2,060,295	New York.
1,097,635	5,046		16,061	179		1,118,921	New Jersey.
1,985,030	3,878	890	71,219	627		2,061,644	Pennsylvania.
12,016	40		79			12,135	Delaware.
156,974	6,325		715	20		164,034	Maryland.
101,242	6,117	1,025			500	108,884	District of Columbia.
5,156,461	74,963	1,915	130,163	2,274	160,137	5,525,913	Total Eastern States.
337,181	19,019	120	24,421	340		381,081	Virginia.
143,459	1,034	185	445	327		145,450	West Virginia.
82,713	2,717	1	18,821	11		104,273	North Carolina.
54,400	6,655	7	433	205		61,720	South Carolina.
150,155	5,482	1,136	332	6		157,111	Georgia.
225,934	8,333	66	3,262	480		238,075	Florida.
204,688	3,724	10	303	579		209,304	Alabama.
46,131	702		10			46,843	Mississippi.
189,717	498	45	5,342	250		195,852	Louisiana.
503,086	18,701	1,166	81,808	2,861		607,622	Texas.
60,988	243	39	513	150		61,933	Arkansas.
111,336	1,557	16	3,437	60		116,406	Kentucky.
312,939	3,469	170	9,355	1,147		327,080	Tennessee.
2,422,727	72,134	2,961	148,512	6,416		2,632,750	Total Southern States.
1,025,360	1,877	185	86,634	496		1,114,552	Ohio.
454,437	3,710	2,189	466	438		491,240	Indiana.
2,146,776	5,998	732	118,908	3,010	3,000	2,278,424	Illinois.
950,196	1,733	40	10,111	313		992,393	Michigan.
484,757	4,811	972	1,446	382		492,368	Wisconsin.
495,962	384	69	4,862	179		501,456	Minnesota.
156,741	2,170	53	157			159,121	Iowa.
245,391	1,882	546	5,775	190		253,784	Missouri.
6,019,620	22,565	4,786	228,359	5,008	3,000	6,283,338	Total Middle Western States.
68,950	655	6	390			70,001	North Dakota.
54,490	1,020	3	2,037			57,550	South Dakota.
113,164	49	33	68	2		113,316	Nebraska.
95,360	3,734	41	619	23		99,777	Kansas.
53,157	15		164	5		53,341	Montana.
38,355	385	18	516			39,274	Wyoming.
187,781	2,120	10	7,457	12		197,380	Colorado.
41,751	2,030	11				43,792	New Mexico.
125,982	4,131	96	10,742	716		141,667	Oklahoma.
778,990	14,139	218	21,993	758		816,098	Total Western States.
449,193	5,663	9		1,390		456,255	Washington.
381,868	47	13	8,590	50		390,568	Oregon.
4,255,565	27,491	236	467,339	3,400	65,050	4,819,081	California.
91,712	1,424	11	10	40		93,197	Idaho.
57,821	3,333	1,020		50		62,224	Utah.
52,582	1,297		630			54,509	Nevada.
80,427	1,450	10	116			82,003	Arizona.
5,369,168	40,705	1,299	476,685	4,930	65,050	5,957,837	Total Pacific States.
20,619,292	235,889	13,114	1,011,501	19,439	234,187	22,133,422	Total United States (exclusive of possessions).
14,714	9,250	10	1,854			25,828	Alaska (nonmember banks).
83,794	821	10	1,137			85,762	The Territory of Hawaii (nonmember bank).
2,390			85	3	1	2,479	Virgin Islands of the United States (nonmember bank).
100,898	10,071	20	3,076	3	1	114,069	Total possessions (nonmember banks).
20,720,190	245,960	13,134	1,014,577	19,442	234,188	22,247,491	Total United States and possessions.
728,557	49,115		10,296	150	159,637	947,755	New York City (central Reserve city).
886,387	3,900		8,500	3,000		904,787	Chicago (central Reserve city).
8,527,505	71,287	2,627	615,382	7,967	71,550	9,296,318	Other Reserve cities.
10,476,843	111,587	10,487	377,323	8,322		10,984,562	Country banks (member banks).
100,898	10,071	20	3,076	3	1	114,069	Possessions (nonmember banks).

## of Banks Located in Federal Reserve District Specified

66,595	10	5	510			67,120	Connecticut, District No. 2.
868,480	2,038	1	11,536	175		882,229	New Jersey, District No. 2.
54,601	7	1	415	40		55,064	Kentucky, District No. 4.
760,917	368	283	21,309	352		783,229	Pennsylvania, District No. 4.
10,203		10	246			10,459	West Virginia, District No. 4.
158,808	408	40	5,342	250		164,848	Louisiana, District No. 6.
40,413	699					41,112	Mississippi, District No. 6.
211,863	3,469	168	6,457	1,132		223,089	Tennessee, District No. 6.
412,707	3,615	2,159	409	398		419,288	Indiana, District No. 7.
1,974,429	5,381	697	87,319	3,000	3,000	2,073,826	Illinois, District No. 7.
914,080	1,611	10	10,065	313		926,079	Michigan, District No. 7.
423,927	4,811	842	1,159	382		431,121	Wisconsin, District No. 7.
78,388	3	9	83	50		78,531	Missouri, District No. 10.
34,416	2,025	11				36,452	New Mexico, District No. 10.
122,999	4,127	96	10,699	711		138,632	Oklahoma, District No. 10.

## Condition of National Banks in Each Federal Reserve District, June 30, 1952

[In thousands of dollars]

	District No. 1 (277 banks)	District No. 2 (505 banks)	District No. 3 (543 banks)	District No. 4 (452 banks)	District No. 5 (338 banks)	District No. 6 (287 banks)	District No. 7 (568 banks)	District No. 8 (327 banks)	District No. 9 (345 banks)	District No. 10 (624 banks)	District No. 11 (482 banks)	District No. 12 (177 banks)	Total (4,925 banks) <sup>1</sup>
<b>ASSETS</b>													
Loans and discounts, including overdrafts.....	1,730,600	6,279,293	1,595,448	2,533,089	1,339,626	1,729,632	4,686,020	1,177,987	1,075,208	1,729,213	2,355,045	6,822,633	33,053,794
U. S. Government obligations, direct and guaranteed.....	1,695,828	5,109,480	1,816,578	3,060,183	1,743,373	2,263,221	7,071,465	1,278,679	1,225,167	2,146,379	2,038,917	5,154,694	34,603,964
Obligations of States and political subdivisions.....	272,516	1,334,065	348,650	443,146	177,811	388,782	818,595	210,817	175,131	315,308	278,696	1,036,539	5,800,056
Other bonds, notes, and debentures.....	107,019	655,913	202,177	199,231	99,711	75,468	358,955	68,143	87,533	102,071	53,286	381,188	2,390,695
Corporate stocks, including stocks of Federal Reserve banks.....	9,621	47,640	11,009	16,824	7,049	8,989	25,031	6,237	4,858	7,941	11,253	30,787	187,239
<i>Total loans and securities.....</i>	<i>3,815,584</i>	<i>18,426,391</i>	<i>3,973,862</i>	<i>6,252,473</i>	<i>3,867,570</i>	<i>4,466,092</i>	<i>12,960,086</i>	<i>2,741,863</i>	<i>2,567,897</i>	<i>4,900,912</i>	<i>4,737,197</i>	<i>18,425,811</i>	<i>76,035,748</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	1,180,858	4,115,555	1,076,234	1,754,726	1,182,580	1,693,566	4,047,782	926,980	829,972	1,685,891	2,212,450	3,220,957	23,927,551
Bank premises owned, furniture and fixtures.....	43,435	114,141	40,150	67,646	40,567	60,634	70,475	24,545	18,075	33,271	67,367	133,776	714,082
Real estate owned other than bank premises.....	387	398	1,123	54	969	1,207	494	828	524	732	10,364	2,888	19,968
Investments and other assets indirectly representing bank premises or other real estate.....	713	1,941	267	8,097	1,180	1,192	3,654	125	3,651	1,995	9,643	25,578	58,036
Customers' liability on acceptances.....	30,598	54,990	3,331	602	529	4,827	5,272	903	701	1,259	4,766	33,737	141,515
Income accrued but not yet collected.....	9,156	35,243	5,423	15,893	4,537	12,111	37,005	5,189	8,280	8,091	7,697	47,306	195,931
Other assets.....	7,505	85,214	5,981	5,229	3,962	5,565	17,198	2,474	2,135	3,758	5,027	16,200	160,248
<b>Total assets.....</b>	<b>5,088,236</b>	<b>17,833,873</b>	<b>5,106,371</b>	<b>8,104,720</b>	<b>4,601,894</b>	<b>6,245,194</b>	<b>17,141,946</b>	<b>3,702,907</b>	<b>3,431,235</b>	<b>6,035,909</b>	<b>7,054,511</b>	<b>16,906,283</b>	<b>101,253,079</b>
<b>LIABILITIES</b>													
Demand deposits of individuals, partnerships, and corporations.....	2,812,960	8,993,973	2,413,205	4,229,508	2,538,644	3,299,064	8,757,075	1,991,873	1,641,063	3,506,239	4,309,625	7,641,800	52,135,029
Time deposits of individuals, partnerships, and corporations.....	805,731	2,738,639	1,465,284	1,851,081	865,766	991,861	3,881,884	635,599	799,505	670,461	544,313	5,369,168	20,619,292
Deposits of U. S. Government and postal savings.....	228,935	820,581	158,122	404,008	197,865	172,359	707,101	103,571	101,416	161,383	198,559	388,664	3,642,564
Deposits of States and political subdivisions.....	233,332	544,097	229,314	394,414	319,278	645,996	959,085	261,006	256,380	522,006	495,815	1,343,354	6,207,077
Deposits of banks.....	409,562	2,019,819	293,434	401,835	286,723	662,062	1,543,568	410,938	357,001	722,243	928,698	548,551	8,584,434
Other deposits (certified and cashiers' checks, etc.).....	97,428	518,011	56,149	98,236	62,645	51,239	154,109	21,733	31,175	51,216	87,471	301,831	5,531,243
<b>Total deposits.....</b>	<b>4,587,948</b>	<b>15,635,120</b>	<b>4,615,508</b>	<b>7,379,082</b>	<b>4,270,921</b>	<b>5,822,581</b>	<b>16,002,822</b>	<b>3,427,720</b>	<b>3,186,540</b>	<b>5,633,548</b>	<b>6,564,481</b>	<b>15,593,368</b>	<b>92,719,639</b>
<i>Demand deposits.....</i>	<i>3,757,582</i>	<i>12,625,176</i>	<i>3,088,266</i>	<i>5,415,778</i>	<i>3,315,938</i>	<i>4,789,012</i>	<i>11,993,887</i>	<i>2,742,920</i>	<i>2,376,631</i>	<i>4,930,186</i>	<i>5,915,480</i>	<i>9,635,531</i>	<i>70,586,217</i>
<i>Time deposits.....</i>	<i>830,366</i>	<i>3,009,644</i>	<i>1,527,242</i>	<i>1,963,304</i>	<i>954,983</i>	<i>1,033,539</i>	<i>4,009,435</i>	<i>684,800</i>	<i>809,909</i>	<i>703,362</i>	<i>649,001</i>	<i>5,957,837</i>	<i>22,133,422</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	2,834	4,890	2,770	16,190	1,435	100	-----	5,260	550	6,885	1,132	-----	42,046
Mortgages or other liens on bank premises and other real estate.....	10	-----	602	529	5,443	5,804	959	701	1,259	4,786	34,219	95	230
Acceptances outstanding.....	32,429	56,700	3,615	602	529	5,443	5,804	959	701	1,259	4,786	34,219	147,046
Income collected but not yet earned.....	10,667	34,906	8,282	15,156	7,177	16,562	36,454	6,795	13,446	5,852	6,282	57,434	219,063
Expenses accrued and unpaid.....	18,566	83,952	9,898	30,575	12,531	19,493	51,069	9,207	13,831	13,802	22,600	73,218	358,742
Other liabilities.....	14,977	688,187	5,308	11,870	3,843	3,349	16,427	3,051	2,226	1,986	2,106	134,233	887,563
<b>Total liabilities.....</b>	<b>4,667,421</b>	<b>16,503,765</b>	<b>4,645,381</b>	<b>7,453,475</b>	<b>4,296,436</b>	<b>5,867,628</b>	<b>16,112,576</b>	<b>3,452,992</b>	<b>3,217,319</b>	<b>5,663,332</b>	<b>6,601,387</b>	<b>15,892,617</b>	<b>94,374,329</b>
<b>CAPITAL ACCOUNTS</b>													
Capital stock (see memoranda below).....	121,995	430,732	126,125	203,891	87,623	116,708	349,445	78,116	60,322	115,691	170,665	336,628	2,197,941
Surplus.....	194,204	637,800	239,001	349,200	147,608	174,214	467,795	111,279	101,923	147,482	188,744	409,244	3,168,494
Undivided profits.....	78,928	238,819	85,289	89,585	54,398	63,618	148,125	49,934	36,707	90,066	72,752	242,526	1,250,747
Reserves and retirement account for preferred stock.....	25,688	22,757	10,575	8,569	15,829	23,026	64,005	10,586	14,964	19,338	20,963	25,268	261,568
<b>Total capital accounts.....</b>	<b>420,815</b>	<b>1,330,108</b>	<b>460,990</b>	<b>651,245</b>	<b>305,458</b>	<b>377,566</b>	<b>1,029,370</b>	<b>249,915</b>	<b>213,916</b>	<b>372,577</b>	<b>453,124</b>	<b>1,013,666</b>	<b>6,878,750</b>
<b>Total liabilities and capital accounts.....</b>	<b>5,088,236</b>	<b>17,833,873</b>	<b>5,106,371</b>	<b>8,104,720</b>	<b>4,601,894</b>	<b>6,245,194</b>	<b>17,141,946</b>	<b>3,702,907</b>	<b>3,431,235</b>	<b>6,035,909</b>	<b>7,054,511</b>	<b>16,906,283</b>	<b>101,253,079</b>
<b>MEMORANDA</b>													
Par value of capital stock:													
Class A preferred stock.....	60	2,223	50	-----	-----	-----	2,594	-----	75	-----	200	600	5,802
Class B preferred stock.....		296	85	-----	-----	-----		150	25	-----	-----	571	
Common stock.....	121,935	428,213	125,990	203,891	87,623	116,708	346,836	77,966	60,222	115,691	170,465	336,028	2,191,568
<b>Total.....</b>	<b>121,995</b>	<b>430,732</b>	<b>126,125</b>	<b>203,891</b>	<b>87,623</b>	<b>116,708</b>	<b>349,445</b>	<b>78,116</b>	<b>60,322</b>	<b>115,691</b>	<b>170,665</b>	<b>336,628</b>	<b>2,197,941</b>
Retirable value of preferred capital stock:													
Class A preferred stock.....	63	5,908	50	-----	-----	-----	2,594	-----	75	-----	400	600	9,690
Class B preferred stock.....		551	85	-----	-----	-----	15	150	25	-----	-----	826	
<b>Total.....</b>	<b>63</b>	<b>6,459</b>	<b>135</b>	<b>-----</b>	<b>-----</b>	<b>-----</b>	<b>2,609</b>	<b>150</b>	<b>100</b>	<b>-----</b>	<b>400</b>	<b>600</b>	<b>10,516</b>
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase).....	464,547	1,709,912	582,026	1,186,750	697,051	1,147,327	1,621,717	401,558	509,229	966,556	1,005,259	2,575,312	12,867,244

<sup>1</sup> Exclusive of 7 nonmember national banks in Alaska, the Territory of Hawaii, and the Virgin Islands of the United States.

## Reserves of National Banks, June 30, 1952

[In thousands of dollars]

Federal Reserve districts	Gross demand deposits	Deductions allowed in computing reserves <sup>1</sup>	Net demand deposits subject to reserve	Time deposits	Net demand plus time deposits	Reserves with Federal Reserve banks			Ratio of total reserves to net demand plus time deposits (percent)	Ratio of required reserves to net demand plus time deposits (percent)
						Total	Required <sup>2</sup>	Excess <sup>3</sup>		
Central Reserve city banks:										
District No. 2	9,625,494	989,546	8,635,948	947,755	9,583,703	2,047,709	2,129,493	-81,784	21.37	22.22
District No. 7	4,822,010	512,331	4,309,679	904,787	5,214,466	1,042,327	1,088,610	-46,283	19.99	20.88
Reserve city banks:										
District No. 1	1,921,181	187,490	1,733,691	162,779	1,896,470	349,670	356,505	-6,835	18.44	18.80
District No. 2	133,173	13,177	119,996	20,114	140,110	25,002	25,206	-204	17.84	17.99
District No. 3	1,255,923	195,999	1,059,924	61,587	1,121,511	186,848	215,680	-28,832	16.66	19.23
District No. 4	3,401,969	428,421	2,973,548	801,591	3,775,139	613,239	642,805	-29,566	16.24	17.03
District No. 5	1,315,775	189,443	1,126,332	190,867	1,317,199	236,116	236,718	-602	17.93	17.97
District No. 6	2,278,066	408,376	1,869,690	403,302	2,272,992	406,464	398,136	8,328	17.88	17.52
District No. 7	3,885,870	579,999	3,305,871	1,353,930	4,659,801	720,114	742,410	-22,296	15.45	15.93
District No. 8	1,399,875	227,649	1,172,226	227,674	1,399,900	233,274	248,106	-14,823	16.66	17.72
District No. 9	1,122,773	214,929	907,844	168,774	1,076,618	170,542	191,695	-21,153	15.84	17.81
District No. 10	2,798,090	515,560	2,282,530	357,018	2,639,548	428,133	477,927	-49,794	16.22	18.11
District No. 11	3,101,041	644,220	2,456,821	381,780	2,838,601	532,773	514,271	18,502	18.77	18.12
District No. 12	7,982,924	1,006,715	6,976,209	5,166,902	12,143,111	1,557,676	1,705,256	-147,580	12.83	14.04
Country banks:										
District No. 1	1,836,401	276,064	1,560,337	667,587	2,227,924	277,072	258,502	18,570	12.44	11.60
District No. 2	2,866,809	382,863	2,483,946	2,041,775	4,525,721	484,682	470,259	14,423	10.71	10.39
District No. 3	1,832,343	259,366	1,572,977	1,465,655	3,038,632	341,691	308,156	33,535	11.24	10.14
District No. 4	2,013,809	258,383	1,755,426	1,161,713	2,917,139	341,973	315,462	26,511	11.72	10.81
District No. 5	2,000,163	346,852	1,653,311	764,116	2,417,427	316,739	277,311	39,428	13.10	11.47
District No. 6	2,510,976	410,539	2,100,437	630,237	2,730,674	367,513	331,875	35,638	13.46	12.15
District No. 7	3,285,507	491,024	2,791,483	1,750,718	4,545,201	513,203	496,271	16,932	11.29	10.92
District No. 8	1,343,045	210,446	1,132,599	457,126	1,589,725	204,224	185,991	18,233	12.85	11.70
District No. 9	1,253,858	201,032	1,052,826	641,135	1,693,961	202,659	185,864	16,795	11.96	10.97
District No. 10	2,132,096	373,658	1,758,443	346,344	2,104,787	297,624	266,963	30,661	14.14	12.68
District No. 11	2,814,439	588,101	2,226,338	267,221	2,493,559	353,470	327,721	25,749	14.18	13.14
District No. 12	1,652,607	242,474	1,410,133	790,935	2,201,068	246,493	244,875	1,618	11.20	11.13
All member national banks:										
District No. 1	3,757,582	463,554	3,294,028	830,366	4,124,394	626,712	615,007	11,735	15.20	14.91
District No. 2	12,625,476	1,385,586	11,239,890	3,009,644	14,249,534	2,557,393	2,624,958	-67,565	17.95	18.42
District No. 3	3,088,266	455,365	2,632,901	1,527,242	4,160,143	528,539	523,836	4,703	12.70	12.59
District No. 4	5,415,778	686,804	4,728,974	1,963,304	6,692,278	955,212	958,267	-3,055	14.27	14.32
District No. 5	3,315,938	536,295	2,779,643	954,983	3,734,626	552,855	514,029	38,826	14.80	13.76
District No. 6	4,789,042	818,915	3,970,127	1,033,539	5,003,666	773,977	730,011	43,966	15.47	14.59
District No. 7	11,993,387	1,583,351	10,410,033	4,009,435	14,419,468	2,275,641	2,327,291	-51,617	15.78	16.14
District No. 8	2,742,920	438,095	2,304,825	681,800	2,989,625	437,498	434,097	3,401	14.63	14.52
District No. 9	2,376,631	415,961	1,960,670	809,909	2,770,579	373,201	377,559	-4,358	13.47	13.63
District No. 10	4,930,186	889,213	4,010,973	703,362	4,744,335	725,757	744,890	-19,133	15.30	15.70
District No. 11	5,915,480	1,232,321	4,683,159	649,001	5,332,160	886,243	841,992	44,251	16.62	15.79
District No. 12	9,635,531	1,219,189	8,386,342	5,957,837	14,344,179	1,804,169	1,950,131	-145,962	12.58	13.60
Total, central Reserve city banks	14,447,504	1,501,877	12,945,627	1,852,542	14,798,169	3,090,036	3,218,103	-128,067	20.88	21.75
Total, Reserve city banks	30,596,660	4,611,978	25,984,682	9,296,318	35,281,000	5,459,851	5,754,715	-294,864	15.48	16.31
Total, country banks	25,542,053	4,040,797	21,501,256	10,984,562	32,485,818	3,947,343	3,669,250	278,093	12.15	11.29
Total, all member national banks	70,586,217	10,154,652	60,431,565	22,133,122	82,564,987	12,497,230	12,642,068	-144,838	15.14	15.31
<b>GEOGRAPHICAL SECTIONS</b>										
New England States	3,915,370	489,124	3,426,216	897,486	4,323,732	650,444	637,545	12,899	15.04	14.75
Eastern States	19,070,791	2,204,427	16,866,364	5,525,913	22,392,277	3,704,767	3,777,681	-72,914	16.54	16.87
Southern States	14,136,081	2,649,117	11,486,964	2,652,750	14,139,714	2,203,465	2,070,067	127,398	15.58	14.68
Middle Western States	18,850,273	2,699,998	16,150,275	6,283,338	22,433,613	3,408,186	3,466,570	-58,384	15.19	15.45
Western States	4,978,171	862,797	4,115,374	816,098	4,931,472	726,199	734,074	-7,875	14.73	14.89
Pacific States	9,635,531	1,249,189	8,386,342	5,957,837	14,344,179	1,804,169	1,950,131	-145,962	12.58	13.60
Total, all member national banks	70,586,217	10,154,652	60,431,565	22,133,422	82,564,987	12,497,230	12,642,068	-144,838	15.14	15.31
Nonmember national banks (in possessions)	155,982	14,907	141,075	114,069	255,144	4,49,011	38,272	10,739	19.21	15.00
Total, all national banks	70,742,199	10,169,559	60,572,640	22,247,491	82,820,131	12,546,241	12,680,340	-134,099	15.15	15.31

<sup>1</sup> Demand balances with domestic banks (except reciprocal balances and balances with private banks and American branches of foreign banks), plus cash items in process of collection.<sup>2</sup> Reserves actually required are based on deposits at opening of business. The figures in this column, therefore, represent the reserves required to be maintained on the business day following the call date. The requirements as to reserves to be maintained by each member bank are as follows: Time deposits—6 percent for all member banks; net demand deposits—24 percent for central Reserve city banks, 20 percent for Reserve city banks and 14 percent for country banks.<sup>3</sup> The figures shown in this column are the differences between reserve balances reported by member banks on the call date and the reserves required to be maintained on the first business day following the call date. They are, therefore, merely approximations of the reserve position of member banks.<sup>4</sup> The cash in vault and reserve with approved national banking associations.

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